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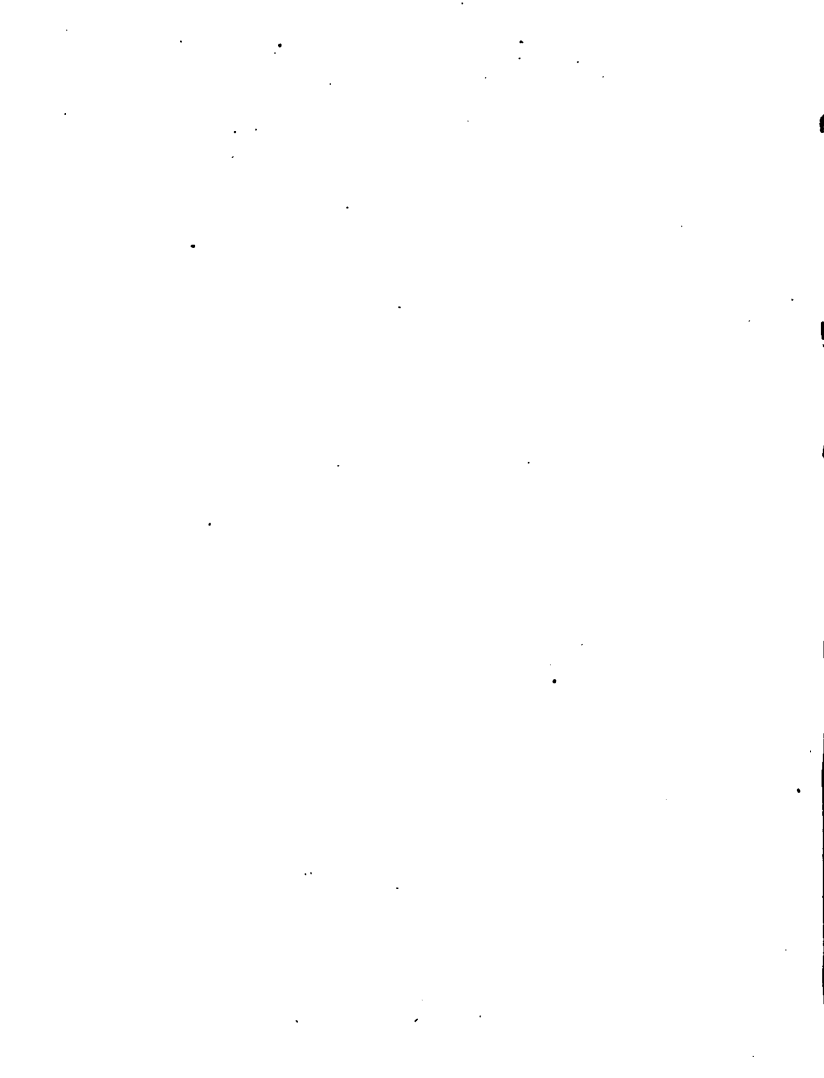
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Business Letters



How to write letters that get business
and keep it

by CALVIN O. ALTHOUSE



Philadelphia
The Penn Publishing Company
1910

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Preface

ONE of the great needs of the business world to-day is to find those who can indite a good business letter, cordial in tone, correctly punctuated and expressed in clear unmistakable English ; for it has been only in recent years that business men have begun to learn the value of good letters as business getters.

As has been tersely put, " good letter writing is an art, a profession of itself ; and yet there is very little training on the part of the business man—he grows into it."

Sometimes growths of this kind are slow and exceedingly laborious. When a guide for general propriety in the conduct of one's correspondence can be obtained many moments of worry may be saved and much direct good done to one's business or profession.

This little volume is not intended to be an exhaustive treatise upon the subject of Business English, desirable as that may be, but is designed rather to furnish the simple rules of action and

give copious illustrations *selected from actual correspondence* as to the best usage or styles to be followed or avoided.

It is a reference only, but as such it is hoped that it will prove stimulating and productive of greater originality, and be successful in getting more of the personal touch into business communication, a thing so lacking yet generally desired.

When we reflect upon the truth of the statement that three-fourths of the writing we do after leaving school is in the form of letters, we should take especial care to learn how to write letters proper in form and skilful in expression.

The tendency of modern business to depend more and more upon the mail for the marketing of goods, has put tremendous importance upon adequacy of expression in business letter writing. If the medium be faulty one cannot expect the fullest measure of success in the conduct of the enterprise. The ability to make written exposition in direct, cogent and simple English, with the observance of proper form, is the end aimed at in this book.

C. O. A.

Philadelphia.

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Business Letters

CHAPTER I

ARRANGEMENT OF THE LETTER

A BUSINESS letter does not differ materially in construction, from letters for other purposes. In the number and arrangement of its parts it is like the form used in social correspondence. But in its phraseology, its subject matter, it is often radically different.

The recognized parts of a business letter are :

- (a) The Heading.
- (b) The Introduction.
- (c) The Salutation.
- (d) The Body.
- (e) The Form of Closing.
- (f) The Signature.

That which we here style the introduction is sometimes known as the name and address of the firm or person to whom the letter is written. As to the place it shall occupy, before the salutation

or after the close of the letter, is a matter of opinion. The general concensus puts it before the salutation in strictly business writing. When used after the letter, toward the left, on the lines below the signature, the letter appears rather less formal than in a strictly business presentation.

When the writing is by hand it is essential that neatness, legibility and correct spelling be observed. The importance attaching to their observance is incalculable. Not a business house or office but still desires neat, accurate and ready penmen. If then one can combine these qualities with clear and forceful expression, he is excellently equipped for a start in business life.

This implies thoroughness in the mastery of the details of correspondence, a quality absolutely essential.

The increasing and general use of the typewriter has emphasized the necessity for observing with greater care the form or arrangement of letter writing. Errors, whether in arrangement, punctuation or spelling, are more glaringly set out by its use, where they might go unnoticed in hand-written communications.

The following letter will serve to illustrate the arrangement, showing also correct punctuation :

(a) *Trenton, N. J., January 25, 1910.*

(b) MESSRS. HILL & EDGEWOOD,
190 Nassau Street,
New York, N. Y.

(c) GENTLEMEN :

We wish to acknowledge receipt of your favor of recent date, inquiring for prices on various items illustrated in the January "Suggestions." The matter has been referred to the departments in-

(d) terested, and they will advise you as to the prices.

These goods are all fast sellers, and we feel confident that if you place an order for them, you will be well pleased with the result.

(e) Yours very truly,
(f) GEORGE F. BAKER & Co.
By *H. W. Patten.*

(a) THE HEADING

The heading is absolutely essential and consists of the address and city from which the communication is sent, with the date. There is no hard and fast rule as to the number of lines which it shall occupy ; this may be from one to three lines,

depending upon one's sense of arrangement and the size of the heading.

When not in printed form it usually is placed as in the illustration at the upper right hand corner of the paper. Very often the address is written after the signature, but this is not accepted, unless it be for a specific purpose, as indicating how a shipment is to be made.

Observe that the heading should never begin at the left hand margin of your paper. It is sometimes placed in the centre at the top of the sheet.

Care should also be taken to punctuate correctly. Items should be separated by a comma with a period at the end of the full statement, but in no case should a comma be used between the month and the day of the month, as "Jan. 25th," or 18th June,—or between the word street and the name thereof, or between the name of the street and the number, as in "1209 Bellevue Ave.," or "Bellevue Avenue."

In the case of streets which are expressed numerically we should carefully avoid confusion by writing the number of the house and the character representing the street, as "111 First St.," when it is clearly proper to write "First" in full instead of using the character "1st"; when, how-

ever, an indication is made as to whether the street is East or West the numeral may be used, as "20 W. 18th St." Sometimes a dash or comma is used to separate them, but the foregoing is the preferable usage. Adding "st," "nd," "th" after numerals is not necessary.

It is likewise preferable to write the name of the month out in full. Thus, "February 27, 1911" or "Feb. 27, 1911" is decidedly preferable to "2/27/11." And what is equally important, the date never should be omitted. The reason for this is too evident to need comment.

(b) THE INTRODUCTION

In a business letter it is the usual practice to put the name of the person to whom you are writing, or addressee, at the top of the letter, beginning the name close to the left hand margin line. The margin adds dignity to the appearance of your correspondence, and should never be less than a half inch—an inch being preferable.

If possible the introduction should occupy three lines, the name of the person addressed, followed by the street and number, indented one-half inch or five points on a typewriting machine, followed by a third line, similarly indented, giving the

name of the city and state. Should it so happen that the state is put on a separate line it is better form to write it in full, rather than to abbreviate. Indenting is largely a matter of taste, but is quite universally practiced. Some correspondents are urging the flush-line arrangement, which while not improper has not the approval of the majority of the leading correspondents; it is used as follows:

MR. JOHN T. SIMPSON,
993 Chestnut Street,
Philadelphia, Pa.

A title should always be placed before the name of a person or firm, as "Mr." "Mrs." "Messrs.," but one should never use double titles as "Mr. William Long, Esq." Should the corporation or firm be known with the prefix "the," no title need be used, as in "The Bernstein Mfg. Company."

A comma should be used after the name of the person or firm and after the street, with a period after the completion of the introduction.

(c) THE SALUTATION

This should start immediately below the introduction or on a line directly beneath the first

character of the first line of the introduction. The salutation should never be indented. It is a common error to write the salutation thus —

MR. CHAS. C. JOHNSON,
1400 Columbia St.,
Philadelphia, Pa.
DEAR SIR:

The correct method of placing the salutation is given in the letter given on page 9. It is an evidence of lack of knowledge of business usage to write it in the manner indicated above. The introduction always should be indented and the salutation brought back to the margin.

The rule regarding punctuation and capitalization of the salutation is, *to use a colon when formal, a comma when informal and to capitalize the first and last word*; thus, "Dear Sir:" "Dear Friend," though to use the phrase "Dear Friend" in a business letter is regarded as vulgar. No first-class firm would ever use it. In capitalizing, thus "Dear Sir," "My dear Sir," etc.

The salutation "Dear Sir" when addressing but one person is universally agreed upon as proper. When addressing a firm or corporation "Gentlemen" is conceded to be the more de-

sirable. "Dear Sirs" is becoming obsolete. When several individuals are specifically mentioned, however, "Dear Sirs" is the preferable form. Ladies in business are always properly addressed as "Dear Madam."

(d) THE BODY

The body of the letter should begin immediately below the end of the salutation, as though the matter were continuous. Sometimes printed letters show the first paragraph indented equally with succeeding paragraphs. While this seems good usage among printers, it is not so with correspondence.

The body has to do with the subject matter, the phraseology, of the letter. There should be a conscious attempt to balance up the paragraphs so that the general appearance of the letter is pleasing. For instance, in writing a short letter one should make the margins more generous than in one covering a full page, so that instead of four or five lines spread across the page we get ten or twelve lines compactly grouped in the centre.

The letter should be carefully divided into paragraphs, each dealing with a separate subject. Not only is it correct usage to do this, but it

greatly aids those having to handle letters dealing with several matters.

After the first paragraph the second and subsequent paragraphs should be indented uniformly with relation to each other. Each paragraph should be indented about three-quarters of an inch or eight points on the machine when the salutation does not exceed eight points, as in writing Dear Sir. But when an inch or ten points are exceeded by the salutation, then a much better balance will be found by indenting uniformly at one inch or ten points.

(e) THE FORM OF CLOSING

This is sometimes known as "the complimentary close." It is the formal completion of the letter, usually "Yours truly," "Very truly yours," or "Truly yours." To use "Respectfully yours" is an acknowledgment of decided superiority on the part of the one to whom you are writing and is for business purpose passing out of use.

The use of distinctive phrases, such as "Cordially yours," "Faithfully yours," etc., is to indicate the existence of relations of marked friendship; it is rather unwise to assume too evident a mark of personal relation when dealing

with strictly business matters. It would be decidedly inappropriate to use such terms and "Sincerely yours" if signed by a corporation name. The judgment of the writer will govern such a situation to a great degree. The rule covering punctuation and capitalization in closing *is to invariably close with a comma, and to capitalize the first word only.*

(f) THE SIGNATURE

Care should be exercised that so far as possible the signature of the person writing the letter should always be hand written and in ink. Never use a typewritten signature, except it be a corporation or firm name, which should be followed by the full signature or initials of the writer, preceded by "Per" or "By"; as

PINCOLEUM MFG. CO.

By William A. Haussman.

It is quite necessary that all contract letters should be signed in ink when personal, and in the case of companies the names are best stamped or typewritten followed as above by the name of an individual in ink.

The only other thing which can follow after

the signature relative to the body of the letter would be a postscript, the use of which is to be condemned.

Sometimes writers will employ them to forcibly bring a particular matter to the attention of the recipient of the letter, in which case it is proper to precede the phrase with the capitals "P. S.," the postscript to be followed with another signature, usually the initials of the writer, without the use of a second complimentary close.

It is customary for the person who types a letter to put his or her initials at the bottom, on the left side. Over these initials are often placed those of the person who dictated the letter. Thus, if dictated by James P. Burns and typed by Mary L. Somers this would appear at lower left side of the letter :

J P B
M L S

This fixes responsibility for errors; it is also often a matter of some importance to the recipient to know who has dictated the letter.

A RUBBER-STAMP DISCOURTESY

There seems to be a growing habit among American business men to employ a rubber stamp

on letters mailed in the writer's absence—such phrases as “Dictated, but not read, by Mr. Blank,” or “This letter is dictated by Mr. Blank, and mailed after he left the office.” It is usually inserted near the phrase “Yours very truly,” “Yours sincerely,” etc., and would seem to convey the idea that the signer is a very busy man.

It is his own fault if he gives the impression that he is too busy to attend properly to the business before him. If the phrase is intended to relieve the writer of responsibility for inaccurate statements, it must fail, for a firm is responsible for the acts of its employees. The practice is cumbrous, useless, and discourteous, and can only tend to weaken the confidence of correspondents in the writer or his firm.

CHAPTER II

HINTS AS TO THE WORDING OF THE LETTER

WHILE it is important that a letter should conform to the best usage in the form or arrangement, it is relatively less important than the wording in the body of a business letter.

This can be acquired and mastered only by attention to the elements of the text. It is particularly true in matters pertaining to business that the writer should be brief, clear in expression, terse, exact, complete in statement, coherent, methodical and courteous. Therefore, it matters not what the outward form may be, if it does not show a proper appreciation of the qualities just stated, it is faulty.

BREVITY

“Be Brief” is the dictum found in every well regulated office. But sometimes it is practiced to such a degree as to be uncouth. Business houses have not the time for verbose letters. On the

other hand to use vague expressions in the hope of avoiding redundancy or overstatement, frequently leads to the feeling that the writer is not well educated.

Thus, such expressions as "Gents," "Yours at hand," "Yours," "Yrs. respect.," "Yours received and would say," are glaring crudities. To use abbreviated words and curtness of this character is a mistaken brevity. Brevity, like all good qualities, may be overdone. There must be in addition grace and finish to the matter which gives a sense of satisfaction when the recipient has finished his reading.

Thus :

(A)

Millville, N. J., Aug. 20, 1911.

THE BUSINESS MAN'S PUB. CO.,
1170 Broadway,
New York City.

GENTLEMEN :

Find one dollar enclosed for your
magazine. Send premium also.

Yours truly,
ANDREW SMITH.

We cannot but feel the insufficiency and haste

in such a letter and its very evident briskness and haste. It may have saved the author a few minutes, at the same time it adds considerably to the time the publishing company must consume in the endeavor to adjust the matter to the satisfaction of the intending subscriber.

TERSENESS

With grace and finish added this letter assumes more complete form. It is terse, but not unpleasantly brief. How much more satisfactory the letter appears written thus :

(B)

*128 Vandever Avenue,
Millville, N. J., Aug. 20, 1911.*

THE BUSINESS MAN'S PUBLISHING Co.,
1170 Washington St.,
Boston, Mass.

GENTLEMEN :

In response to your offer in "Moody's Magazine" of July, I enclose herewith a Postal Money Order for One Dollar for one year's subscription to "The Bookkeeper." Have the subscription begin with the September number.

From the prizes you offer please send "Small Talks About Business" by Pemberton.

Yours truly,
Enclosure. ANDREW SMITH.

There is no legitimate purpose served by the use of absurdly abbreviated forms. A matter too unimportant to demand proper treatment is not of sufficient proportion to command the respect of a business man. The good old rule, "What is worth doing at all is worth doing well," applies here. Terseness is brevity plus grace and finish.

CLEARNESS

Clearness is unquestionably the most important element in good business writing. Before you can write properly you must have clearly defined in your own mind your own attitude toward the matter. The facts must be well marshaled, arranging them in the order of their relative importance, and discussing each subject in the simplest and most direct manner possible.

Profuseness of expression is unnecessary. Say what you mean, say it clearly, and say it only once.

COHERENCE

This is one of the qualities frequently lacking in business correspondence. It can best be secured by dealing with but one thing at a time. No irrelevant matter should be introduced. If you are compelled to treat of several matters they should be discussed in separate paragraphs, each complete in itself. And in answering a letter which presents several subjects it is best to take them up in the same order as they appear in the original letter.

It is very annoying to spend time in disentangling and rearranging subjects which the writer has not properly put together.

As an example of an incoherent letter which also shows improper arrangement as to salutation take the following :

(A)

DEAR SIRs,—Your order No. 7403 is to hand for five one-piece sinks, which we understand are to have the cock holes drilled 3-1/2" centre to centre, and we also understand that we are to send 6 double fuller cocks for these sinks.

Would state that we are very much

behind on our orders for one-piece sinks, but we will get these out for you early next week, probably about Tuesday.

Should we not understand this order correctly we would kindly ask you to advise us at once. You might wire us at our expense if we do not understand the order correctly, but if the sinks are to be with 3-1 / 2" centres there will be no use telegraphing us.

You will notice that our catalogue states that we manufacture the sinks with 8" centres and 3-1 / 2" centres, and were it not for the fact you order the double fuller cocks to go with the sinks we would understand that you desired 8" centres.

Yours truly,

The salutation should be margined, and a colon used instead of a comma, while the body of the letter should begin on the line beneath the salutation, as shown in the illustration on p. 9.

As to subject matter: There is a too frequent use of the word "understand." After the writer has stated in his first paragraph his understanding of the order he says in the second paragraph that the factory being behind in its orders may cause

delay in shipment. In the following paragraph he reverts to his first subject with a closing paragraph explaining how the order does not agree with the catalogue. Evidently the original letter to which this is a reply was also faulty in construction, and not clear, but there was no reason for the answer to repeat these faults.

Would not the following be a more coherent and satisfactory statement of the matter ?

(B)

DEAR SIRs :

Your order No. 7403 has been received for five one-piece sinks, which we understand are to have the cock holes drilled $3-1/2''$ centre to centre and be fitted with six (6) double fuller cocks.

Question having arisen as to whether this is the exact meaning of your order may we call your attention to our catalogue, which states that we manufacture the sinks with $8''$ and $3-1/2''$ centres. Were it not for the fact that you order the double fuller cocks we would take it that you wish the $8''$ centres.

If we have not correctly interpreted the order please wire us at our expense.

It will be difficult to make shipment earlier than Tuesday of next week, however, as we are very much behind on our orders for one-piece sinks.

Thanking you for the order and soliciting your further favors, we remain

Yours truly,

THE PITTSBURG IRON WORKS.
F. H. C.

COMPLETENESS

A letter with its answer should make a complete record of the transaction with which it deals. Every business house keeps a file or other record of its correspondence. It is obvious therefore that incompleteness of statement very seriously handicaps an employer in getting a clear understanding of a given situation. If the records do not fully show the transaction they may be of no avail in case of dispute. Instead of a help they may prove a positive waste of time and unnecessary expense to an employer. In the making of contracts by letter, for instance, it is quite important that all the facts be thoroughly presented.

The following is a good example of an *incomplete letter* :

(A)

Philadelphia, Oct. 25, 1910.

MR. M. SILVERMAN,

DEAR SIR:

Thanks for check rec'd.

Yrs.,

T. H. BLACKMAN.

Following is the letter in complete form :

(B)

(Heading)

Philadelphia, Oct. 25, 1910.

MR. M. SILVERMAN,

(Address should be here)

(City)

DEAR SIR:

Please accept our thanks for your remittance of seventy-five (\$75.00) dollars by check for your bill of September 28.

Yours truly,

T. H. BLACKMAN.

This states the amount of the check and the specific bill which it is intended to pay. You can well see how important this would prove in case

of dispute, especially when the customer gets bills of various amounts at different periods. If it were a payment on account the letter should indicate this and not mention a bill of any specific date.

EXACTNESS

This is a quality closely related to completeness, and frequently lacking in business letters. Exactness means merely attention to detail. For example, all letters should be dated and the place of writing be noted. Exactness demands that the name of the addressee should be correctly spelled and written as he usually signs it; that the writer himself should give his full name, and always in the same way, in order to avoid confusion; the exact position one holds, whether as agent or executor, for instance, should be clearly stated. This latter requirement is especially important because the one signing a contract, for example, holds somebody to liability in case of non-fulfilment. If the signer's character as executor is not evidenced he becomes personally responsible. The proper courtesy or mark of distinction should be accorded the addressee. If an enclosure of any character is made, as a check, money order or

draft, the amount and purpose should be noted ; if appointments are made the time and place should be carefully noted. As a matter of fact, everything that goes to make fully intelligible the purpose of the letter should be observed, and the letter carefully read before it goes out.

AN INEXACT LETTER

Below is an illustration of an inexact letter :

(A)

St. Louis, Mo., Oct 20 1909

OSCAR H. SUMNER

D SIR

Ship 10 Boxes Taffy 25 lbs Each at once

And obl

J. F. CARTER & SONS

Note that the period does not appear after Oct. in the date, nor after 1909. The introduction is not punctuated, nor is the address and city given. The salutation is not in proper position, is not correctly written, and is not punctuated. The body of the letter is not properly placed, and is insufficient, as there may be several grades of taffy and of different kinds. The letter throughout lacks style, courtesy, exactness and completeness.

AN EXACT LETTER

(B)

St. Louis, Mo., Oct. 20, 1909.

MR. OSCAR H. SUMNER,
5229 Germantown Ave.,
Philadelphia, Pa.

DEAR SIR:

Ship ten (10) Boxes New England
Peanut Taffy, 25 lbs each, at once, via
Penn'a R. R., and oblige

Yours truly,

J. F. CARTER & SONS.

Note here the correct punctuation, the adequacy of the introduction and the specific kind of taffy which is now indicated, with the further information as to how it is to be shipped. This will aid in avoiding delay.

METHOD

A logical, coherent arrangement of ideas and attention to detail will naturally fall into a methodical way of doing things. Method in letter writing is nothing more than systematically arranging the thought of the letter according to the best forms. It is the classification of your data so that it will be readily understood and easily handled.

The following shows a letter lacking method :

(A)

Baltimore, Feb. 24, 1910.

AMERICAN PERFUME CO.,

Southwark, Phila.

DEAR SIRs :—We have your favor 23rd, inst. and we send you sample of our Hexagon Smelling Salts, which we quote to you at \$6.00 per grs. in case lots of 5 gross. This is as cheap as any bottle we have for this purpose. In reference to $\frac{1}{2}$ Oz. Hoyt's Cologne, we could not make them extra heavy as you desire. In fact we are somewhat crowded at this time with orders for this size ware. We quote you $\frac{1}{2}$ Oz. German Cologne \$1.60 per grs. and can letter them for you in lots of 10 gross. If you decide to favor us with this order, we will make the bottles as heavy as we can to turn out a good bottle, but feel confident the capacity would not be as little as 2 Drs.

Yours truly,

JONES BROTHERS.

Besides the glaring inaccuracies in the letter there is an evident lack of neatness and arrangement. Three ideas are to be presented, to each of which

a paragraph should be devoted, with a satisfactory close.

Contrast with this the following, which shows an orderly and methodical arrangement :

(B)

Baltimore, Feb. 24, 1910.

AMERICAN PERFUME Co.,
Southwark, Philadelphia, Pa.

DEAR SIRs :

We have your favor of the 23rd inst. making inquiry concerning Hexagon Smelling Salts and $\frac{1}{2}$ oz. Hoyt's Cologne.

You will receive by return mail a sample of our *Hexagon Smelling Salts* which we quote at \$6.00 *per gross in case lots of 5 gross*. This is as cheap as any bottle we have for the purpose.

The $\frac{1}{2}$ oz. Hoyt's Cologne cannot be made as heavy as you desire ; in fact we are somewhat crowded at this time with orders for this size ware and could not meet your demands. We quote instead $\frac{1}{2}$ oz. *German Cologne* at \$1.60 *per gross* and will in addition *letter them for you in lots of 10 gross*.

Should you favor us with the order we will make the bottles as heavy as we can

without sacrificing neatness and serviceability but feel confident that the capacity would not be as little as 2 drs.

Yours truly,

JONES BROTHERS.

COURTESY

One of the best assets in business is "good-will." Every business needs to make friends and keep them. In business as in social intercourse friendly relations depend upon mutual politeness and consideration. A self-respecting man will always respect the feelings of others. These good old rules should always be in mind when writing business letters:

"Politeness pays."

"Molasses catches more flies than vinegar."

"Do unto others as you would they should do unto you."

"A soft answer turneth away wrath."

The biggest, broadest type of business man avoids writing sharp or bitter letters, no matter what the provocation. He avoids all cutting expressions and words, and all personalities. He "imputes no evil"—but gives his correspondent the benefit of the doubt as long as possible. He

does not scold, but when he must express dissatisfaction does so in a calm and dignified manner. In fact, his disapprobation is more often expressed by his silence or by his acts than by his words.

This is courtesy, and its principles should govern the form of all business correspondence.

An angry, discourteous letter often tempts one to answer in the same way. But we should remember that there are always two considerations in a business transaction—immediate profit and future orders. You wish to gain your present point, but you also wish to keep your correspondent's friendship. Here is an excellent example of a courteous reply to a discourteous letter:

A SHARP LETTER

*316 W. 56th Street,
New York, June 26, 1909.*

A. T. STEWART CO.,
10th St. & 6th Ave.,
New York City.

DEAR SIR:

I cannot understand why books purchased at your store several days ago haven't been delivered. They were intended as a birthday present and were to have gone to Miss M. Harper, 264 W. 45th Street.

If this had been the first time I would not so much feel the matter but on one or two former occasions it has happened.

I would therefore ask that the matter be given your attention.

Yours truly,

ALEXANDER R. HOFFMAN.

Instead of a sharp retort the following, as it actually went out, showed fine business courtesy and dignity, and perhaps gained an additional point by making the first writer a little ashamed of his asperity.

A DIGNIFIED AND COURTEOUS REPLY

New York, June 29, 1905.

Mr. ALEXANDER R. HOFFMAN,

316 W. 56th St.,

New York City.

DEAR SIR:

Referring to your inquiry concerning Books for Miss M. Harper, 264 W. 45th St., we would ask that you favor us with the exact date of purchase, also the titles of the Books, and if the receipt of sale has been retained, we should like to examine same. In the absence of the receipt, a good description of the sales-

person who waited upon you will be of assistance.

We will thank you for this information at your earliest convenience. We regret the inconvenience you have suffered and trust there will be in the future no cause for similar complaint.

Yours truly,

A. T. STEWART Co.

CHAPTER III

THE ENVELOPE AND FOLDING OF A LETTER

THE envelope and letter head vary as to size. Usage has fixed as the generally accepted sizes for business letter paper $8\frac{1}{2}$ by $10\frac{1}{2}$ inches for the larger size and the note or memorandum size approximately $5\frac{1}{2}$ by $8\frac{1}{2}$ inches. It is customary for business houses to use the larger size more frequently.

THE ENVELOPE

While it may seem an unimportant matter the envelope nevertheless so frequently causes trouble that its proper form is worthy of some thought.

It will of course conform in size to the paper, properly folded, and will be of the same color and quality of paper as the enclosure.

Thousands of letters annually find their way to the Dead Letter Office because of improper ad-

dress. On the other hand very few fail to reach their destination if adequately prepared.

To this end the name and address of the addressee should be the same as that in the introduction of the letter. Marks of degree, titles and the like should be noted and no essential, such as street and house number in cities or county in the case of a small town or village, should be omitted.

ABBREVIATIONS

If the name of the state is abbreviated it should follow the form prescribed by the postal authorities. The correct abbreviations are here given :

Alabama.....	Ala.	Indian Territory.....	Ind. T.
Arizona.....	Ariz.	Kansas.....	Kans.
Arkansas.....	Ark.	Kentucky.....	Ky.
California.....	Cal.	Louisiana.....	La.
Colorado.....	Colo.	Maryland.....	Md.
Connecticut.....	Conn.	Massachusetts.....	Mass.
Delaware.....	Del.	Michigan.....	Mich.
Dist. of Columbia.....	D. C.	Minnesota.....	Minn.
Florida.....	Fla.	Mississippi.....	Miss.
Georgia.....	Ga.	Missouri.....	Mo.
Illinois.....	Ill.	Montana.....	Mont.
Indiana.....	Ind.	Nebraska.....	Nebr.

Nevada	Nev.	South Carolina.....	S. C.
New Hampshire...	N. H.	South Dakota.....	S. Dak.
New Jersey	N. J.	Tennessee.....	Tenn.
New Mexico	N. Mex.	Texas.....	Tex.
New York.....	N. Y.	Vermont	Vt.
North Carolina.....	N. C.	Virginia	Va.
North Dakota...	N. Dak.	Washington.....	Wash.
Oklahoma.....	Okla.	West Virginia...	W. Va.
Pennsylvania.....	Pa.	Wisconsin	Wis.
Porto Rico.....	P. R.	Wyoming	Wyo.
Rhode Island.....	R. I.		

The following should be written without abbreviation :

Alaska
Guam
Hawaii

Idaho
Iowa
Maine
Ohio

Oregon
Samoa
Utah

THE ADDRESS ON THE ENVELOPE

Indiscriminate placing of the parts of the direction should not be tolerated. From the examples hereafter given it will be seen that the name of the addressee is usually in the centre of the envelope with the street and number of

house, city, county, state or country following in order.

*Mr. Henry W. Patten,
1229 Locust Street,
Philadelphia, Pa.*

*Messrs. Hulings & Miller,
Room 453 Pennsylvania Bldg.,
Philadelphia, Pa.*

*Hon. Samuel Marshall,
House of Representatives,
Washington, D. C.*

*Mr. W. H. Lamson,
2133 East Sixteenth Street,
New York City.*

% Smith, Bagehot & Co.

Words calculated to make the address intelligible, or hasten the forwarding of the letter,

should not be in the part assigned to the addressee, but in the lower left hand corner ; *e. g.*, "Personal," "Care of" (%), "Forward," etc. When you are giving a letter of introduction, which, by the way, should never be sealed, the proper phrase of introduction is in the lower left hand corner also, as, "Introducing Mr. Jonathan Swift."

In order to aid the postal department and prevent letters from going to the Dead Letter Office, the envelope should contain the name and address of the sender in the upper left hand corner. All first class mail will thus be returned without cost. In the case of second, third and fourth class matter it will be returned upon receipt of postage for such return.

*Samuel P. Stout,
1540 N. Fourth St.,
Camden, N. J.*

*Mr. Amos G. Johnson,
1725 Wilson Avenue,
Chicago, Ill.*

or

*Benjamin West,
Box 311,
Wilkes-Barre, Pa.*

or

*150 Hyde Park,
Scranton, Pa.*

Do not commit the error of writing an address with the term "City" instead of its name written clearly and legibly. Thus an envelope addressed to a person in Boston instead of reading

MR. OWEN FITZGERALD,
872½ Washington St.,
City,

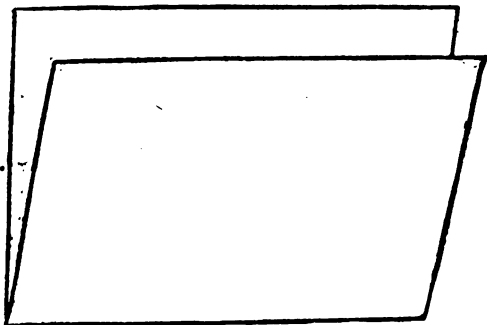
should have in place of "city" the name thereof as Boston, Mass., for it may so happen in the rush that the postal clerk might sort it into the New York mail bag and considerable annoyance and trouble result.

The place for the stamp is invariably in the upper right hand corner, with the head of the

stamp up and in absolute coincidence with the edge of the envelope.

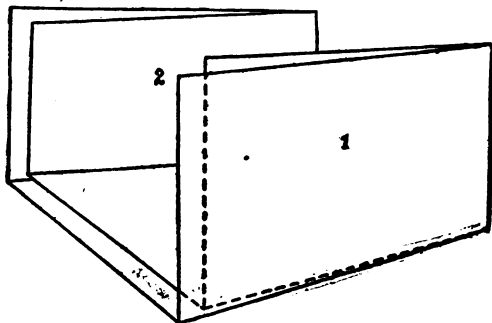
FOLDING

Folding the letter sheet for insert is also a matter of importance. In the case of the larger size sheet the letter after it is finished is folded from the writer, so that the lower part of the page comes to within a half inch of the top; thus:



then turn it lengthwise toward you and fold one-third from the left to the right (1) and then bring the other portion toward you (2) so that it

overlaps the portion first turned over, which gives you the letter correctly folded, as follows :



In the case of note size paper, when the width is equal to the width of the envelope just fold as in the latter process with the sheet above. Sometimes the note size is a short wide sheet, the length from top to bottom being greater than the width of the envelope. In that case turn up the bottom edge until you have a fold within the width of the envelope, then fold as nearly as possible in thirds.

CHAPTER IV

LETTERS OF INFORMATION

Two broad groups are commonly recognized under the head of Letters of Information. The first group relates to credit ; such a letter is usually in response to an inquiry as to the standing of an intending purchaser. The second group relates to the product of the writer, or to the condition of his business.

One has to be exceedingly cautious in granting credit, and must therefore have information concerning intending customers, which can be obtained from commercial agencies or of individuals and firms known to be acquainted with the customer in question. Information of this nature is always regarded as confidential, and one should be very careful not to say anything unfavorable or from mere hearsay. For, while it is a matter of confidence, disclosure of information of this character, if unsubstantiated, might lead to prosecution for libel. To facilitate a return answer and also as a matter of courtesy, a stamp or stamped envelope

should always accompany a request for such information.

The second sort of letter offers more variations, according to the goods or the service offered. A straightforward announcement of your ability to meet your prospective customer's need is always best. Tell facts and only facts about your goods. Avoid misrepresentations, whether directly or by inference. An understatement of your ability is better than an exaggeration; but an exact statement of what you can do is better than either. Make no promise you cannot fulfil to the utmost.

The following is a copy of a letter asking for information of a firm in a similar line of business, regarding a prospective customer :

INTERNATIONAL CARBON COMPANY,
CHESTER, PENN'A.

In answering please refer to : G. S. W.

June 25, 1910.

MESSRS. BURTON & FARNUM,
175 Washington St.,
Pittsburg, Pa.

GENTLEMEN :

Benjamin F. Smith, 3540 Forbes Street, Pittsburg, Pa., is desirous of opening an account with us for a small

amount, and we take the liberty of asking for any information that you may have on your files, which may be of value to us in passing credit.

As we have had no dealings whatever with Mr. Smith ourselves, we are not in a position to tell you our experience, but would be very glad to give you any other information we may have at any time in reference to any party which you might ask for.

Thanking you very kindly for an early reply, we are

Yours respectfully,

INTERNATIONAL CARBON CO.

By *Geo. G. Watson.*

On the whole this letter is a courteous and sufficient request for information and so written as to bring a prompt and full reply. It errs in the second paragraph, however, in that it makes reference to the inability of the writers to furnish information relative to the man in question. Certainly if he is just opening an account it stands to reason that they could not. The construction here used implies past relations. It would have been sufficient, following the first paragraph, to have said:

“If at any time we can in return give you information you may need we shall appreciate the opportunity.”

The use of the word “party” here is bad. It is considered a rather vulgar term. “Person,” or “firm,” or “company” is always better.

A FORM LETTER

Form letters are used by some houses in seeking such information. The following will serve to illustrate:

*St. Louis, Mo.,
January 15, 1909.*

MR. _____,
_____.

DEAR SIR:

Mr. J. T. Blank, 1540 Master St., desires to open an account with us; we are informed that he is known to you. Please give us, if possible, confidentially, any information you may have as to his financial standing, worthiness, and custom of meeting his obligations. We shall be pleased to reciprocate at any time.

Thanking you in advance for such information as you may give us, we are

Very truly yours,

_____.

A FAVORABLE REPLY

The following would be a favorable reply to the preceding form letter :

St. Louis, Mo., January 17, 1909.

MESSRS. _____,

_____.

GENTLEMEN :

In reply to your inquiry of the 15th inst. it gives me pleasure to say that Mr. J. T. Blank is entirely reliable and trustworthy in every respect. I know him to be careful and conservative in the conduct of his business and do not believe that he would incur any indebtedness for which he would not be fully responsible.

Yours truly,

_____.

It is not always possible to write favorably in response to the inquiry. When an unfavorable reply is to be made care should be exercised not

to mention the name of the person about whom the letter is written.

AN UNFAVORABLE REPLY

Chicago, Ill., August 18, 1910.

MR. _____,
_____.

DEAR SIR:

In replying to your letter of the 16th instant I much regret my inability to give satisfactory information relative to the person about whom you inquire.

Yours truly,
_____.

AN INFORMATION LETTER

Of the second class of information letters, the following letter is an example. It is an exact reproduction with changes of trade names.

(Letter head)

*Toledo, Ohio,
(1) May 31st, 1910.*

MR. _____,
_____.

DEAR SIR:

In reply to your inquiry regarding the "Star" elevated range, (2) will

state that we are sending you under separate cover booklet (3) descriptive of same and are confident you will be greatly pleased with the many improvements and points of convenience in this construction. (4) It is made with 16, 18 or 20" oven and four, six or eight top burners. The one most generally used is the No. 25-5, which has an 18" oven and four top burners.

Not having an agency in your city, we would be pleased to sell you this range direct for \$29.00 upon receipt of order accompanied by cash, freight prepaid.

We trust that you will decide to adopt the "Star" way of cooking, and that we may be favored with your order.

(5) Yours faithfully,

THE HENNESSY STOVE COMPANY,

L. B. Prentiss,

Sales Manager.

The letter shows several inaccuracies, as well as some undesirable constructions. (1) The date should preferably read "May 31, 1910" rather than "31st." (2) In the second line the phrase "will state, etc." is unfortunate, (3) so is "descrip-

tive of same." It would be much better to say, "In reply to your inquiry regarding the 'Star' elevated range it gives us pleasure to mail you a descriptive booklet, under separate cover, which shows fully the construction, the many recent improvements and the points of convenience, with which we feel confident you will be greatly pleased."

The sentence immediately following (4) is really the subject matter of another paragraph, and should be so treated.

The "complimentary close" (5) should not be in the familiar style here used. The persons addressing each other are practically strangers, therefore to use such close is certainly improper. It would be far preferable to use "Very truly yours" or some such close, which while it gets away from the decidedly formal "Yours truly," does not become too familiar.

ANOTHER INFORMATION LETTER

Along similar lines but with a variation in that the information desired is for the repair of a machine rather than for a new article is the following:

(Letter head)

Philadelphia, Oct. 11, 1911.

MR. _____,
_____.

DEAR SIR:

In reply to your telephone communication of this date, we beg to advise you that it will be necessary for you to send us your engine complete, so that we can take it apart, rebore the cylinder, fit a new piston, retest the engine and put it in good working order. A new piston and reboring the old cylinder will cost you \$18, while for the additional work of testing the engine we will charge at the rate of 60c per hour, plus any new parts which in our judgment will be required to make engine satisfactory.

We cannot say exactly how long it will take to put engine in shape, but it should not be over a week.

Awaiting your advice, we are

Yours truly,

THE AJAX GAS ENGINE WORKS.

p. O. L. Landes.

In the opening paragraph it would be preferable to state something concerning the subject of conversation just as proper reference should be made to the subject of a letter in making answer.

Thus, "In reply to your telephone communication of this date, concerning repairs to your gas engine, we would advise that you send us the engine complete as this will be necessary in order to enable us to take it apart, etc." This construction enables you to avoid the use of the rather worn-out phrase "we beg, etc."

When prices are quoted it is preferable to state the amount in writing with the figures in brackets (\$18.00).

Instead of saying "required to make engine satisfactory" as in line 13, say "the engine," using the article. The same is true of the succeeding paragraph.

In signing the name of the writer after the firm name never use an abbreviation for *per*; better still, say *by O. L. Landes*.

Another letter that may serve as a form where the firm has increased its plant or facilities, or has added new lines to its output.

Philadelphia, Jan. 26, 1910.

MESSRS. _____,
_____.

GENTLEMEN :

We wish to advise you that we are now thoroughly prepared and equipped

to manufacture and erect FIRE-ESCAPES of all kinds; IRON AWNINGS and IRON FENCES.

We would thank you, and greatly appreciate it, if your department in charge of this work would give us an opportunity to bid on any specification you may have, and put us on your files with other competitors.

Any inquiries will be appreciated, and receive prompt attention.

Very truly yours,

BERWYN IRON WORKS,

Chas. H. Coons,
President.

CHAPTER V

LETTERS OF APPLICATION

PROBABLY no business letter is more carefully scrutinized than the letter of application. The character and ability of the writer are carefully sought in the writing, spelling, punctuation, and capitalizing. It should be neat in appearance, clearly written and in correct form. And yet it should be more; it should be carefully and concisely stated, with enough of the writer's individuality and his qualifications and the wishes stated to make it stand out as apart from the ordinary formal letter of this class. It should be put in a plain and straightforward manner, with no manifestation of hesitancy or overboldness. Do not enlarge too greatly upon your own abilities or accomplishments. "Be bold; be not too bold."

THREE PARTS OF THE LETTER

It is commonly accepted that a letter of application should be divided into three parts; first, a statement telling why the application is made, this

may be called the introduction ; second, an account of the writer's qualifications and reference to persons who can be consulted concerning more intimate information, and third, a statement making appropriate ending for the letter.

One may acquire considerable facility by taking different types of offers from the " Want " columns of the newspapers and writing answers to them. This form of practice gives admirable training.

Such a newspaper advertisement as the one inserted here may be answered in the following way.

STENOGRAPHER—Young man not over 20,
and experienced ; one with mechanical liking
preferred. State age, experience and salary.
Press Office. X 006.

*7042 Drexel Road,
June 16, 1910.*

X 006, PRESS OFFICE,
Philadelphia, Pa.

DEAR SIR :

Your advertisement for a stenographer in to-day's " Press " appeals to me, particularly as you specify that you prefer a young man with " mechanical liking."

I am just twenty years of age, a graduate of the School of Commerce of this

city and have been for two years past the stenographer to the superintendent of a machine shop just outside the city. Work of this kind has always been exceedingly interesting to me, as I find pleasure in all sorts of mechanical devices. It is difficult to state a salary without some knowledge of the extent and character of your business, but I feel that \$50.00 a month would be a fair amount to expect at the start.

This application is made with the full knowledge of my employers, Smith & Crane, Bryn Mawr, Pa., of whom you are at liberty to make inquiry. Other references can be furnished if desired.

Very truly yours,

One should exercise the greatest care in writing letters of this character. Employees frequently cause a wrong idea about their employers to be circulated by using terms reflecting upon their honesty of purpose. Thus, they will write that whilst they have a position, they want to get another because there is something distasteful about their present work. A moment's thought will show that this does not so much affect the employer as it cripples the prospects of the applicant. One must cultivate

the art of generosity in the expression of letters of this nature.

As an illustration of this kind of letter note the following :

Philadelphia, ——— 1910.

DEAR SIR :

Herewith application for position with your Company. I am seventeen years of age and for the last eight months have been employed in the ——— Department, ——— Railroad Company, where I am at the present time employed in the capacity of Receiving Clerk. *I desire a change on account of inconvenience.* I have completed a course in Book-keeping and can operate Typewriter and Adding Machine. Will you kindly put my application on file, so that when an opening occurs, I may receive proper consideration ?

Thanking you in advance for any action on your part, I remain,

At your service,

Note the absurd manner in which the writer states his reason for desiring a change. In the case where this letter was written the official receiving it remarked that it was one of the

most foolishly worded that he had ever seen. See the necessity for putting things accurately and carefully. The opening is also too brief. It seems as a matter of fact altogether too curt. All told it is a good illustration how *not to make* an application.

If the advertisement asks applicants to send testimonials, copies should be made and enclosed. You should not send originals, and the copies made should be marked "copy." See that the signatures of those giving the commendation have the term "signed" preceding the signature in such copies.

Thus :

TEACHER—An experienced, first-class teacher of bookkeeping and general commercial subjects wanted, for a city high school. State age, experience and enclose testimonials. W 552 Bulletin Office.

TESTIMONIALS

Two forms of testimonials actually copied, with the exception of the names, are here shown.

TO WHOM IT MAY CONCERN :

Mr. Ames Johnson has had full charge of the Commercial Teaching in Wesley Academy for two years. He had

classes in Commercial Arithmetic, Geography and Law, Penmanship, Bookkeeping and Stenography. In every circumstance he has proved an exceptionally strong instructor, always efficient, resourceful and thorough in the presentation of his subjects; tactful and popular in his relations with his pupils.

I confidently recommend him to school authorities in need of a man to teach the Commercial Branches.

(Signed) W. WHITFIELD CROSBY.

TO WHOM IT MAY CONCERN:

We are glad of an opportunity to present this testimonial in behalf of Mr. Ames Johnson, who has been in our employment during the past three years. (In a recent sale of the plant a member of the new company has taken Mr. Johnson's position.) He is a faithful, hard-working, and reliable young man, above reproach in character, and possessed of a personality which wins him friends everywhere. It is a pleasure to recommend him to those desiring his services. His education has been most thorough, having graduated from both the Collegiate and Commercial departments of his college. He is well equipped for efficient service in any educational line.

It is in the business world that we know him best. He has held the position of head bookkeeper and office manager in our company, having had charge of all accounts and correspondence, which position he has held with credit to himself and satisfaction to his employers. We feel confident that as in his past undertakings he will be successful in his future work.

(Signed) THE TRENTON WIRE
COMPANY.

EXERCISES

It is only by patient and painstaking effort that we can overcome the undesirable tendencies so often manifested in the writing of letters of application. Many other persons will compete with you in answering an advertisement. It is solely your ability at expression in this form of writing which will give you the opportunity or lose it for you. To the end that you may have examples from which to take your practice answer the following advertisements taken from the daily press, reading and rereading your answers, and make corrections until you feel satisfied that you have covered all that is asked and be sure you have

made no statement that you will find difficulty in proving.

SIGN WRITER—Must be experienced, reliable and able to match colors accurately; state experience, wages, etc. W 552, Record Office.

FOREMAN—Folding box foreman wanted; young man to take charge of small department. Must be quick and accurate at figures and able to lay out work, figure spreads and set Robinson cutting and scoring machines. He should have considerable mechanical ability. State references, experience and salary expected. W 62, Bulletin Branch, 614 Chestnut.

BOOKKEEPER and general office man, age about 23; must be accurate at figures; near 10th and Diamond. O 500, Bulletin Office.

STENOGRAPHER—Wanted, a young man as stenographer; good penman, acquainted with office work, preferred. Address, giving age, salary and references. K 556, Press Office.

SALESMAN—Wanted, a salesman, with ability to sell high grade cigars; one who can command the highest salary; give references, age, married or single. W 553, Telegraph Office.

STENOGRAPHER—Young man, with High School education preferred; state age, experience, salary expected, etc. W 543, Ledger Office.

YOUNG Man wanted to work around office; must be good penman. Apply 2858 Emerald.

CHAPTER VI

BUSINESS LETTERS OF INTRODUCTION AND RECOMMENDATION

LETTERS OF INTRODUCTION for business purposes should be carefully considered before given. A letter of this kind should not presume on acquaintance nor be so sent as to intrude on the time and courtesy of the one receiving it. Such a letter should imply full knowledge on the part of the sender as to the character and general ability of the bearer and should never be written unless previous conditions warrant one in bringing the two persons together. There is nothing surer to create an unfavorable impression among your business associates than the habit of making promiscuous use of the privilege of introduction. The use of letters of introduction presumes that the introduction is made for mutual benefit.

Letters of this character are rarely mailed, but are almost invariably presented in person. Nor are they sealed. It would be a discourtesy to seal such a letter, as nothing should be contained

which might reflect on the bearer. Were this so, then it should not have been given.

The envelope will therefore appear as follows :

*Mr. Wilson H. Huber,
492 Brown Bldg.,
Atlanta, Ga.*

Introducing Mr. E. H. Norman.

As to the nature of a letter of introduction the following will serve as an illustration :

(Letter head)

New York, June 20, 1909.

MR. D. H. LAIRD,
157 Washington St.,
Boston, Mass.

DEAR SIR :

This will introduce to you Mr. Vincent L. Bode, who has just been chosen as the manager of our Boston office. I have known Mr. Bode intimately for five years, during which time he was

assistant to the manager of our home office. I will not presume to mention his many excellent qualifications nor speak of his character, for they will evidence themselves after you have known him for even a short time.

Very truly yours,
ANDREW H. HAMMOND.

It is always courteous to make acknowledgment briefly of the receipt of a letter of introduction. Thus Mr. Laird would write :

MR. ANDREW H. HAMMOND,
3 W. 29th Street,
New York City.

DEAR SIR :

It was a very great pleasure for me to meet Mr. Vincent L. Bode, whom you so courteously brought to my attention by your letter of June 20th.

In the short time that he has been here he has more than fulfilled your implication as to his many good qualities.

Yours truly,
D. H. LAIRD.

In writing *letters of recommendation* the chief requisite is truthfulness. Avoid overstatement or misrepresentation. One should have clearly in

mind the character and ability of the person recommended, which should be so stated as to leave no doubt as to the probabilities in the case. The letter should represent fully your personal estimate of the worth and work of the person whom you are called upon to recommend. Thus :

(Letter head)

(Date)

TO WHOM IT MAY CONCERN :

This is to state that the bearer, Mr. William J. Deemer, has been in our employ for somewhat over ten years, during which time he was private secretary to our president and general correspondent for the house. We have always found him faithful in the discharge of his duties, and of even temperament. He has given us a continued sense of security in the unfailing fulfilment of the various trusts which we have committed to his care.

It gives us pleasure to recommend him to any one requiring his services, believing that he will prove satisfactory in any work he may undertake.

PIERCE HANCOCK COMPANY.

These letters may imply even more specific information, particularly as to the financial standing

and worth of the person spoken of. A large concern in order to establish the fact that a certain individual was a large consumer of paper issued over the signature of the president of the company the following recommendation. It will be seen that such a letter carries with it virtually an indorsement of the person concerned, thus carrying the matter of recommendation one step further.

(Letter head)

(Date)

TO WHOM IT MAY CONCERN :

We take pleasure in stating that Mr. ———, President of the ——— Company, has purchased from us over a period of several years, several Hundred Thousand Dollars' worth of paper for his different periodicals, that whatever contracts or promises whether written or verbal that have been made with us, have been faithfully carried out : that through these immense dealings all cash discounts were taken advantage of, and for all these years we have had absolutely no friction because of the fair and businesslike way that all of our dealings have been treated by Mr. ———.

Very respectfully,

(Name of company)

Signature of President.

Another form is given to show the arrangement used by a large Western publishing company in recommending its agents or collectors to the general public :

(Letter head)

(Date)

TO WHOM IT MAY CONCERN :

The bearer, Mr. ———, has full authority to collect amounts due us for advertising and subscriptions for (name of publication).

Respectfully,
(Signature)
Publisher.

“TO WHOM IT MAY CONCERN”

The improper use to which many letters of recommendation couched in terms of “To Whom it May Concern,” have been put has, in great measure, weakened their value. Indiscriminate granting of such letters by men in positions of prominence, when the applicant is only imperfectly known and even sometimes unknown, has detracted also from their worth. The greatest care needs to be exercised in knowing the exact status of the individual for whom

commendation is made and then to hew close to the line. To give such a letter merely to get rid of the applicant does both yourself and the applicant an injury.

CHAPTER VII

BUSINESS GETTERS

EVERY letter that attempts to increase business is a "sales letter." It must therefore follow somewhat the method of a successful salesman.

SELLING BY MAIL

Whether the sale is made or not usually depends primarily upon the impression the seller makes on the buyer. It is not always possible to send to the buyer a salesman who can feel his way and suit his manner to the mood he finds in his customer. For every "approach" made by a salesman there are a hundred at least attempted by letters. Indeed, some goods are sold only by mail, and the volume of "mail-order" business has increased enormously in recent years.

It has been asserted that the improvement in the tone and style of business letters has been one of the greatest factors in our business growth.

It has been the cultivation of the ability to make a letter real, live and personal which has stimulated the development. This quality, with the creation of a feeling of intimacy and genuine courtesy has led to the transaction of a tremendous amount of business at a mere fraction of the former cost. A leading business journal, in commenting on the growth of one great mail order house, shows that from forty letters sent out seventeen years ago the business has increased until last year they exceeded fifty million dollars in sales *entirely by mail*. Those forty letters must have been right for their purpose. This gives an illustration of the enormous possibilities of an adequate and forceful style of business letter writing.

PERSONALITY

Where the business is not on a mail order basis and where the firm employs salesmen, the business letter must still bear a large part of the work in making friends and selling the goods. The purpose of a business letter is to carry a point, to gain an end. It doesn't matter whether it is used to sell the article or to aid the man in the field. It should get away from old and worn-out phrases and from the stilted and formal usages which re-

pel rather than attract. A strong simplicity and direct driving to the point is the essential.

Every one knows what a big percentage of the morning's mail finds its way to the waste-basket. Aimed in the dark, it misses its mark. Yet there is a sort of letter that is not thrown aside until it makes its impression.

HAVE SOMETHING TO SAY

If your letter is to carry conviction it must be studied, and worked over, and not brought out until it seems perfect. For if your argument and the facts which you are marshaling are to convince, they must be wrought out logically. Your letter must be a real appeal, and then it must have an inducement. In other words, you must have something to write about. It's your business to find that something before you begin to write.

It is not a bad plan to regard every letter to a prospective or present customer or client as a sales letter. It is to sell something, persuade him in some way, either now or later. Even an answer to a complaint, as has been pointed out, may help to increase business. To satisfy a complainant and leave him contented needs a high order of salesmanship.

FIVE THINGS TO REMEMBER

The writer of a letter that directly aims to interest a buyer and secure an order from him should bear in mind five things:

1. *The opening.* If he's not interested in your first sentence or two he may go no further.

2. *Clearness.* You have only one chance at your buyer in any letter. State your proposition so clearly it cannot be misunderstood.

3. *The buyer himself.* Study him. Find if you can what interests *him*. If you have no direct knowledge of him you can at least put yourself in his place. If you can frame an argument that would persuade *you* to buy it should have some weight with others.

4. *Inducement.* Remember that yours is probably not the first sales letter your buyer has received. Try to make it *look different* to him. Make him feel that out of many offers yours is *the* one to accept.

5. *A strong closing.* Present at the end a good crisp reason why the reader should act at once, and make it easy for him to answer.

Of course, differing types of propositions call for varying methods of treatment. But these five points will apply in an astonishingly large ma-

jority of the cases one meets in selling goods by letter. Here are some actual letters that show how the method is applied.

A GOOD SALES LETTER

DEAR MR. HALL:

i.
Attention
Won

Two friends of ours, well-known novelists, dropped in on us recently and fell to glancing over the volumes described in the enclosed circular. In five minutes both had forgotten that they came on business. Presently, one of them, who had been wandering among the worlds in Prof. Chambers' "Story of the Stars" lifted his head and drew a deep breath.

"Why," said he, "should any one try to write fiction when he can find facts as fascinating as these to write about?"

The other novelist, locating with an exact finger the spot where he had left off, regarded the star-wanderer dreamily.

"Did you know," he said, "that plants take care of their young?"

"No," replied the other, "but do *you* know that when you see a star

fall, you are looking at something that may have happened hundreds of years ago?"

"No," was the reply.

"Then," said both together, "*why don't* you know?"

And after some discussion, they evolved the answer. Both had tried to read scientific books and had found them as interestingly written as a speller, and dropped them. Now for the first time, they had come upon books that set forth in an interesting way the great, wonderful world as it is, books which get down to the bed rock of romance that underlies all the great facts of existence.

We relate this incident to you because it tells better than we can otherwise just the sort of books these are. Here are books so fascinatingly written by the world's greatest scientists and scholars that they are called stories. Here are books which, at the same time, contain that knowledge which heretofore could only be secured by taking a college course.

But no adequate conception can be

3.
The Buyer
Considered

had of their value to you and to every member of your family except by an examination in your home and at your leisure. Therefore, knowing you to be interested in books and believing that you will be among the first to realize their entertaining and educational value, we extend to you the following splendid introductory offer.

2 and 4.
Clear Proposi-
tion and
Inducement

If you will return *at once* the enclosed order form, properly signed, we will send you the work complete in twenty-five volumes, all charges prepaid, for examination and consideration. It is understood that you need not send any money with your request for inspection, for, not only is the delivery of the books to be prepaid, but, if they are not entirely satisfactory, you are at liberty to return them at our expense.

5.
Close of
Deal Made
Easy

It needs only a postage stamp and one minute of your time to take advantage of this opportunity, which enables you to secure these books at the low introductory price and pay for them while you are enjoying them on the easy terms of only \$2.00 per month.

Yours very truly,

It will be seen that this letter puts the matter of a sale of books in a very interesting and attention-impelling manner. It is nicely balanced. In happy style it makes the argument to show how easily you can prove for yourself by inspection without cost the value of the offer. The climax or close is worthy of notice. "It needs only a postage stamp and one minute of your time, etc." This is the desired end. Not only to present your goods but to get people to get them into their homes by proper devices cleverly put forth.

A POOR SALES LETTER

By way of contrast, here is another sales letter, a poor one.

(A)

DEAR SIR:

We have written you several times to see if we could not get you to purchase one of our "Torpedo" cleaners, but haven't heard from you.

We want you to know that we are among the largest manufacturers of this form of apparatus in the country and therefore can take care of your needs.

If you are interested in this wonderful little device, we shall be glad to quote you prices and are confident it will meet with your approval.

Hoping soon to hear from you and trusting that you will permit us to demonstrate the value of the device, we are

Yours truly,

This is very commonplace as a sales letter. It is too ordinary. There is nothing distinctive about it. It makes no appeal to the uninterested ; there is nothing to catch the attention. It lacks the air of being for the recipient personally.

It gives no reason for causing the man who gets it "to think it over." It makes no clear proposition. It does not arouse a desire for anything.

The opening does not call for any attention. It lacks directness. One has to be exceedingly careful about the superfluous use of "we." Make your letter in terms of the other man. Do not make use of stereotyped phrases, such as "We have written," "We want you to," "Hoping soon to hear," etc. The close is of the most formal

nature. There is nothing to inspire immediate action.

On the other hand notice the following letter which is written by a live, up-to-date correspondent. There is appeal from the start. You want to read it. It tells you something. It is as if the man were in your presence giving you the information. He presents the argument, you are persuaded that the "Torpedo" must be a good thing, and you are not averse to making a trial.

ISN'T THIS BETTER?

(B)

DEAR MR. SMITH:

For some time we have been trying our best to interest you in our "Torpedo." But the enthusiasm seems to be all on our side.

If you would accept our offer made you heretofore and give this wonderful little machine a chance to perform in one of your boilers, if only for a few minutes, you too would share in our boundless admiration for the "Torpedo."

Your own experience shows that discriminating buyers of good machinery make a great deal more money than the

sellers. We are absolutely sure of this in our case, for letter after letter received at this office tells of a saving since using the "Torpedo" of anywhere from 5% to 25%.

The most striking and surprising feature about this business is that hard-headed, shrewd business men and even experienced engineers who ordinarily watch every dollar expended with an eagle eye, are fooled into believing that their boilers are clean.

There is too much *assuming* that the boilers are clean.

But really it is mighty expensive—this kind of fooling. It costs hundreds, yes, thousands of dollars yearly.

No loss is entailed and you run no risk whatever by accepting our free trial offer of a "Torpedo." Why not give it a trial? If the machine can't save you money, don't keep it. Remember this is absolutely the only sure way to tell the true condition of your boilers.

You are often confronted with the statement that the boiler inspector reports the boiler clean. A few days ago the "Torpedo" removed seven bushel

baskets weighing 438 lbs. from a boiler pronounced perfectly clean by the largest boiler insurance company in the country. The enclosed folder will show you who some of the progressive, up-to-date people are who have adopted the "Torpedo" after trial.

The "Torpedo" can do as well for you. Take our word for this much, *it is worth a trial, anyway.* You cannot afford to let this opportunity pass.

Just tell us the size or sizes of your tubes and a "Torpedo" will be on its way to you the day we hear from you.

Very truly yours,

THE STARTING OF THE LETTER

To gain the attention of your reader is of course the thing at which you are aiming when you open the letter. The time-worn phrasing, such as, "Yours of the 15th inst. to hand," or "In reply to yours of recent date I beg leave to," etc., are entirely commonplace and exhibit no sense of personal touch, the importance of which no one can estimate. But when you come across openings of the following character you are at once attracted and go on reading by reason

of an aroused curiosity :—" A page torn from our catalogue—to give you an idea, etc."

A formal preface is often mere waste of space. Go straight to what you wish to say.) Thus a tailor writes, " We take the liberty to inform you, etc." But (note the difference) the following comes from one of the most progressive and up-to-date tailors in a large city: " New faces are what we want, and we are willing to pay for them in terms of material price concessions, etc.," or " We are hungry for more business. You must have clothes, etc." Immediately you are called to attention and unconsciously read further. There is a good deal of the genius of advertising beneath the building of an attractive and effective business letter.

A SIGN MAN'S LETTER

DEAR SIR:

A successful merchant said that he would almost consider taking down his sign before stopping advertising. From this it would appear that a sign is one of the most important factors of a successful business.

How important a sign such as we can make would be for you, you can only

appreciate when we tell you of how we are fitted for your special needs.

We are manufacturers.

We make small signs and large signs ; electric — flash or constant — mirror, framed and plate glass for display or distribution.

Just 'phone or drop us a line. Our Philadelphia representative knows the sign business, its advertising value, and can not only execute your plans, but can suggest money-getting ones to you. Won't you "do it now" ?

Very truly yours,

This letter illustrates in excellent fashion the opening of a letter without the objectionable first person—"I" or "we." It is a good presentation from the salesman's point of view of the place to get information on signs and tells in an interesting though businesslike manner of the equipment and ability of the firm to meet the prospective buyer's needs. The last paragraph is the climax, drawing the reader's attention to the ease of getting further information and the value of the use of the particular form of advertising as a money-getter. It is also nicely balanced.

BEGINNING WITH "YOU"

The use of "you" as an introductory form often increases the value of your opening. At once the receiver of the letter is interested to see what is attributed to the "you." It is of course a sign of familiarity to use this word, and one must exercise good judgment in its use. Care must be taken not to offend your "prospect." Men are interested in how to make money, and any appeal made along this line will usually get a response. Thus:

"IF YOU COULD INCREASE YOUR INCOME TWENTY-FIVE DOLLARS A WEEK WOULD YOU DO IT ?

"THAT SUIT AND OVERCOAT WHICH YOU PURCHASED FROM US HAVE UNDOUBTEDLY WORN TO YOUR SATISFACTION, ETC.

"YOU ARE GOING TO RECEIVE 100 HAVANA CIGARS, EXPRESS PREPAID, WITH THE UNDERSTANDING THAT IF, AFTER SMOKING TEN, YOU ARE NOT PLEASED WITH THEM YOU MAY RETURN THE REMAINING NINETY AT OUR EXPENSE."

This is a sort of "display advertising," and with many people is quite effective. You must exercise considerable discretion in the use of such openings, for while they are out of the ordinary, they at times might defeat the object for which you labor.

As far as possible, however, always open the letter with thought of the other party rather than yourself. It is a quiet way of turning a business compliment.

CONTINUED INTEREST

If this is to be maintained the writer must keep up the personal touch throughout. One's real self can be thrown into the business letter. It must be "charmed into magnetic life," as one correspondent puts it. There is no question but that the charm element is often necessary to get the order. This can't be done in any slipshod manner. Just as a salesman studies his argument prior to calling on the customer, so the business correspondent should plan his work. See that the argument is fresh, stimulating and bright. Then follow it up with the element of persuasion. In giving the argument avoid as much as possible the use of such terms as the following, which one sees daily in the letters which come across the manufacturer's desk :—"our plant," "our general equipment," "our volume of business," "our special facilities," etc. It is the goods which need to be sold, not so much of information about the "we" and "our." Get the arguments to "bed rock"

from the start. Make them convincing. Thus in the letter that follows you see at once the value of the man who is written of, as an asset in advertising your goods.

AN ADVERTISING AGENT'S LETTER

DEAR SIR :

I have found a genius—a young man who flashes electric sparks from his eyes and quaint, attention-demanding sayings from his tongue. When he sits down to write, that brain of his telegraphs funny, pathetic and true epigrams to his pencil point.

This man is a success.

He has written a most successful series of advertisements for merchant tailors. They have unusual merit. They are constructed on absolutely new lines. They rivet attention. They never get away from the main issue. They sell goods. Men read them day after day, to see what new thing this genius can say about tailor-made clothes.

The ads are a success. They attract custom.

Enclosed find two samples. All the rest are as good, or better. In fact this

is the greatest series ever written—
better than some copy which costs \$10.00
per.

* * * * *

Very truly yours,

TO SELL A DICTIONARY

Or, take the following letter used recently by
one of the leading magazines.

DEAR SIR:

You should see a copy of the remarkable new Dictionary described in the enclosed circular which we would like to send you, All Charges Prepaid, without any expense whatsoever.

WE DO NOT WISH YOU TO PAY ANYTHING FOR THIS DICTIONARY, EITHER NOW OR AFTER YOU RECEIVE IT.

You have need for a Dictionary every day of your life. The chances are you do not use one this often, either because the Dictionary you have is so large and cumbersome that you do not like to handle it, or, if it is small enough to be convenient, it contains so few of the words you wish to look up.

No other Dictionary of this type con-

tains so many words or pages. It contains over twelve hundred pages, and yet is less than two inches thick. This is made possible by the wonderful Bible paper, thin, yet opaque. A unique system of typesetting also saves at least one-third of the space, thus reducing an unabridged Dictionary to the proportions of an Oxford Teacher's Bible without sacrificing a lot of valuable text matter.

HERE IS OUR OFFER

On receipt of the mailing card enclosed we will promptly send you, All Charges Prepaid, this Dictionary, exactly as described in our circular. After you have examined it in your own home you may keep it by merely sending us \$3.00 for a *three years'* subscription for ——— Magazine (this is at the regular rate of \$1.00 per year) plus 45c to cover the actual packing and expressage — \$3.45 in all.

We are making you this remarkable offer simply to introduce ——— Magazine into your home and to keep it going to you long enough to make you a permanent reader. It is only with this hope that we could afford to make you this offer.

Our supply of dictionaries is limited. Your order must therefore be received not later than May 20th, otherwise it cannot be accepted.

Very truly yours,

It is the unique and chatty vein in which the letter is written which wins your interest. By the time you get to the close you feel that the proposition is genuine and by reason of the limit both in quantity and time you are brought to do what might be otherwise deferred to such a time as to cause you to lose interest and the firm an order.

PROMOTING CONFIDENCE

If your "prospect" is to be convinced he must believe that you yourself have faith in your proposition. Every really good sales letter has the ring of sincerity, even enthusiasm. Note this letter from a salesman of clothes-wringers to a prospective customer:

GENTLEMEN:

It has been my pleasure to recently visit our factory together with our different traveling men. We have gone over the plant very carefully from one

end to the other, and from cellar to garret. Quite a large addition has been made to the plant and a number of new machines have been installed.

It really surprises me when I look around and see the immense plant we have here, and if you could possibly spend a few hours going through it, as I have, noting the simplicity and the honesty with which every part is made, I am sure that from now on you would buy nothing but Anchor Brand Clothes Wringers.

Very truly yours,

IN CLOSING

In closing the sales letter the error is too often made of only *stopping*, not really *closing*. It leaves the matter about where it was when you started. You wish to so put the matter that the reader will then and there clinch the offer by an acceptance.

Compare, for example, the following letters:

(A)

DEAR SIR:

We have written you several letters within the past month or two in regard to fire hose for new buildings which

we understood you were erecting. We do not wish to appear over persistent, but will be glad to have you advise us when you will take this matter up and whether or not we may count upon an opportunity of figuring with you. Our goods and prices, we are confident, will prove attractive. Trusting you will not overlook us, we remain

Yours very truly,

Aside from the lack of paragraph arrangement and correct closing, it is not a strong letter for a "follow-up." It doesn't do anything. It isn't convincing. It deals in generalities. Now note the rewritten follow-up letter on the same subject. It goes straight to the point, and aside from making convincing argument and proof of the article gives an added inducement by a free offer of installation with demonstration.

(B)

DEAR SIR:

There may be many reasons which you can assign for not writing or giving us an order for fire hose long before this but we surmise that :

You are still a little in doubt. You still hesitate to believe that it offers

positively the greatest value that your money can purchase.

Now there are a number of ways in which we might once and for all clear away your doubt.

We might point to over 5,200 satisfied users, in factories, schools and other public buildings.

We might let you see our order book and thus convince you.

We might show you hundreds of unsolicited testimonials as to the wearing quality of our goods.

But we have a much better plan.

We are going to send our representative to arrange with you to install our system in one portion of your new building without defacing the property, show you how it operates and let you test it in any manner and for any reasonable length of time that you desire. This will not cost you one cent nor will it obligate you in any way.

If you are as thoroughly pleased after seeing the quality of fire hose and the attractive and serviceable way in which we arrange the equipment, as our many customers at the present time, you can .

then make arrangement for payment with our local manager as outlined to you in our first letter.

Could we possibly make a fairer offer ?
Could we any more clearly prove our absolute faith in the Empire Fire Hose ?

By signing the attached order to-day you will have immediate attention and the equipment will go forward at once.

Very truly yours,

CHAPTER VIII

LETTERS ORDERING GOODS

No other branch of business letter writing demands so much care and exactness of statement, unless it be the drawing of a contract, as the letter ordering goods. Lack of specific information is often the cause of much annoyance, misunderstanding, delay and financial loss. It is the duty of the writer to make clear and unmistakable mention of kinds and quantities of things, method and way of shipment, etc. It should never be necessary for your correspondent to look up your previous letters to see what you mean.

HOW NOT TO ORDER GOODS

The following letter illustrates how *not* to send an order :

DEAR SIR :

Will you please send us one box of
candles the same as before sent.

Yours very truly,

GENERAL MANAGER.

Nothing so displeases the man of business as the receipt of a shipment with heavy freight or express charges, only to find that it does not contain the things complete that he ordered and in the proper styles and sizes. The difficulty may be that the order in the beginning was not as carefully arranged as it might have been.

POINTS TO OBSERVE

In order to avoid error the following points should be observed in writing letters ordering goods :

1. The greatest care should be taken to have the full name and address of the person making the order.

2. A clear and itemized list of the goods required. This should be so arranged as to give one line or sentence to each item. Tabulating the order in this manner aids the man filling the order by enabling him more readily to check the articles as they are put up. It also minimizes chances for omission.

3. Quantities, style, figures, measurements or shape should be stated according to the system adopted by the firm from whom the goods are ordered.

4. When ordering from catalogue the name and date of the catalogue should be given. Where goods are shown by number, this should always be given, together with the article and the page upon which it is mentioned.

5. Shipping directions (mail, freight, or express) showing how and where the goods are to be sent. When error in way of shipment occurs after specific direction has been given, the loss, if any, is then borne by the shipper.

6. If remittance is sent at the time goods are ordered the nature and amount should be indicated. In the case of a first order the letter might contain (i) a remittance covering the amount of the order, or (ii) some satisfactory provision for payment upon delivery.

7. It is customary to capitalize the article designated thus : 2 doz. Towels ; and numbers are generally put in figures instead of in words, as : 5 gross.

The following letter covers the various points outlined, and shows the correct form in ordering goods :

GENTLEMEN :

Please send at the earliest possible moment the following :

2 cases, Excelsior Flannel.
5 " 36 " Flannelette.
25 pieces, No. 4 Lawns.
10 " Lancaster gingham,
all blue and white.
12 gross, Stardo Covered Buttons.

Kindly make the shipment by P. & R.
fast freight and place the cost upon our
account.

Very truly yours,

ACKNOWLEDGING AN ORDER

A proper acknowledgment of such a letter
might read as follows:

DEAR SIR:

We are pleased to acknowledge
receipt of your order No. 582 for

2 cases, Excelsior Flannel.
5 " 36 " Flannelette.
25 pieces, No. 4 Lawns.
10 " Lancaster gingham,
all blue and white.
12 gross, Stardo Covered Buttons.

All except the No. 4 Lawns will be
shipped to-morrow as indicated, via.
P. & R. fast freight. In the case of the
Lawns, we instructed the bleachery to put

up 25 pieces at once and rush shipment. These will come to you at an early date as the bleachery is usually very prompt in such matters.

Thanking you for the order, we are
Yours very truly,

A FORM LETTER OF ACKNOWLEDGMENT

Where the time element permits all orders should be promptly acknowledged. One firm, whose business is greatest in the Fall, uses the following form of acknowledgment, neatly set in type.

DEAR SIR:

We are pleased to acknowledge receipt of your valued order for Lamps, which has been passed to our Order Department, under our Factory No. 16,281. If you have occasion to write about same, it will oblige us if you will use this number.

We are now in the midst of our Fall rush, and it will be about two weeks before we can make shipment. You have assurance of our appreciation of the business you are giving us, and we will give this, as well as any other orders submitted by you, our careful attention.

Your further inquiries and orders are invited.

Yours truly,

SHIPPING DIRECTIONS

It is well to observe that when the buyer specifically requests shipment by a given railroad or express company the delivery has been effected by the seller the moment it goes to the carrier mentioned; the law holds that they are thus delivered to the person who ordered them. If they were lost or destroyed on the way the loss would fall upon the purchaser. But if the seller should elect to send them by some company other than the one indicated, then the goods are not delivered until actually received, and if then lost or destroyed in transit the loss will fall upon the seller. If the method of shipment is left to the discretion of the seller, actual delivery must be made.

There are various means employed for shipment of goods determined by the weight and character of the commodity :

It is generally best to send goods small in bulk, under four pounds in weight, and of no great value, by mail.

It is best to send by express goods of value, goods easily broken, or those that must be delivered quickly.

Usually goods of considerable weight, great bulk and of comparatively small value are sent by freight.

EXERCISES

1. Order from Unique Hardware Co., 502 Wichita St., Kansas City, 2 gross Star Window Clasps; 5 gross 8x10 Angle Irons; 8 Kegs 8d Wire Nails; 3 doz. Brass Hinges. Give shipping directions. Ask for information on latest house-furnishing specialties.

2. Write a letter to the Union Button Co., 125 Broadway, New York, telling them you want to order 15 gross Smoke Pearl Buttons, size B; 20 gross Cut Steel Buttons, No. 5; 100 gross Broadcloth Covered Buttons (full assortment). Complain that the cost for the last lot had advanced and ask for reason. Ask for new catalogue.

3. Take any trade catalogue or advertisement and write letters ordering goods described there, carefully observing all points mentioned in this chapter.

CHAPTER IX

COLLECTION LETTERS

A VERY difficult form of letter is that which endeavors to collect money. Ordinarily most firms have a series of form letters for this purpose, but it frequently happens that a personally written letter proves more effective. In the handling of small accounts the form letter is just as effective as the individually dictated letter and much time is saved. There are two generally recognized forms of collection accounts; the regular commercial account and installment accounts. This latter group has come to tremendous proportions in the last few decades, and should be treated separately.

A MISTAKEN POLICY

In writing to debtors who are slow pay and in fact generally, it is safest to regard an account which is justly contracted as a pure matter of business. Frequently correspondents will use the

argument that the company is very much in need of funds. Thus :

“DEAR SIR :

“We are finding ourselves somewhat hard pressed to meet our obligations at this time and are asking you, among several others, to make as full payment as you possibly can. Unless you favor us right now we shall find ourselves rather uncomfortably situated. You like to maintain your credit, so do we.”

It is always a mistake to confess weakness until you have to. And then such a letter is usually not sincere. Suppose the debtor does not pay and finds you are apparently not embarrassed ; what sort of an opinion will he entertain as to your business honesty ?

Good customers are often lost by unwise collection letters.

All debtors should be looked upon and treated as customers and any reasonable extension of time requested should be granted. Never give up a customer until you have exhausted every peaceable and dignified means of settlement. Failing

in this it is of course necessary to resort to enforcement of payment by legal action.

A FIRST REQUEST FOR PAYMENT

By those expert in this form of letter writing four letters, gradually increasing in strength of demand, will usually determine the attitude of a delinquent. As an example of a first letter of this character a department store uses the following:

DEAR SIR:

We desire to solicit your kind attention and a remittance of the amount of your ——— account, \$——.

Your reply will oblige,
Yours respectfully,

A SKILFUL COLLECTION LETTER

It frequently happens that a first or even a second letter can, in addition to making the request for payment, pave the way for future business. Thus:

DEAR SIR.

The unusual popularity of indoor skating and the spread of the fad all over the country must find you unusually

busy at this season of the year. **Hard-**ware dealers generally make this report. In the rush of things you may have overlooked the fact that your account with us is a few weeks overdue. Your past business relations have always been kept pleasant by your prompt remittances, and we sincerely hope this little reminder will be treated in an equally prompt manner.

By the way, have you found that the new ball-bearing skates which we last sent you are coming up to our guarantee? From all parts of the country we are getting flattering reports. We feel that they merit their popularity and with the extensive advertising campaign which was inaugurated this season they seem bound to continue in favor.

We are prepared to give you attractive prices, enabling you to realize large profits on this article. By pushing the factory we are prepared just now to meet all orders by making shipments immediately upon receipt of order. If you can use more of this specialty we can take good care of you at once.

In the hope that you are enjoying a full measure of the season's business, we
are **Very truly yours,**

This does not leave a sting, as is often the case with the ordinary "dun." It introduces the thought that the man's patronage is desired and evidences a friendly spirit. It will be more likely to draw payment than if it were arbitrarily drafted, and it lays a foundation for future business relations.

WHEN PAYMENT IS SLOW

If after the second letter is sent no answer is obtained, then one is justified in making the third letter more mandatory. It should fix a time limit for settlement.

A third letter might be drawn as follows, a form used by a wholesale grocery company :

" We regret that you have entirely ignored our two previous requests for payment of your overdue account. It is now so long past due that we must insist upon prompt settlement. Unless it is attended to within ten days from date, we shall feel compelled to hand it to the *Wholesale Grocers' Association* for attention. We hope that by a prompt remittance you will render this action unnecessary."

If it is used by an individual then simply specify the date upon which settlement is to be made. Some firms add to such a letter : " If there is any error in the account we shall be glad to adjust it promptly."

A FINAL DEMAND

A fourth form, and last, should be so framed as to clearly indicate the action to be taken should the payment not be made by the date set. It should be just as direct as possible, but need not lack courtesy.

" We regret that by your repeated failure to pay attention to our three requests for payment of \$—— long past due, and your apparent unwillingness to even give us a reason for delay in payment, you make it necessary for us to take action for settlement.

" Unless your account, amounting to \$——, is paid by —— we shall be compelled, without further notice, to turn it over to our attorney for collection."

In this connection it is well to notice that a firm should make no statement or threat in a letter which it is not willing to back up. Hence, when

you say you will give it to an attorney for action, do exactly what you say. Many men depend upon the legal threat to force a compromise on the amount of the bill; figuring that the prosecution will rather take the compromised amount than go through a process of law and the publicity and expense incident thereto.

INSTALLMENT COLLECTIONS

With collection letters on accounts contracted on the installment plan one may be guided by a somewhat different condition. In commercial accounts your ambition is to retain a good customer as well as get payment on the overdue account, while the installment purchaser offers little probability of future business. It becomes largely the matter of keeping the terms of a contract. Form letters figure more extensively in this class of business than the other.

A first letter usually calls attention to the fact that the account is overdue, that the payment has not been made as agreed in the contract which was signed. Should not such a first letter bring a reply then a second follows, which is much more direct and insistent.

After this point, if the house feels that the cus-

tomor is honest but has not been able to meet the payment an inducement will often be offered. Thus one house sends the following :

DEAR MADAM :

Having tried on several occasions to get payment of your overdue account we desire to call your attention to our unusual offer. If you will make immediate payment covering the balance due on your account, we will as a special inducement for the fulfilment of your part of the contract send you without expense a handsome hand-bag with purse to match, or a solid oak rocker.

This offer holds good only for the immediate acceptance and needs your action at once. Either make payment by check or send money by any safe means.

Very truly yours,

Usually an appeal to the honor of the individual will bring a favorable response. But when all fair and honorable means have been exhausted then coercion becomes necessary.

DO NOT USE POSTAL CARDS

In this connection it is wise to remember that one should never demand the settlement of ac-

counts upon a postal card, as it is likely to render the writer liable for damages. It is an offense against the postal laws to write anything upon a postal card which may reflect upon the character or conduct of another. Thus one writing upon a post card as follows would be guilty of an unlawful act :

DEAR SIR :

Your account for \$5.27 is much overdue. Our repeated efforts to make collection have been of no avail. Unless this is taken care of at once we will place it in the hands of our collector.

It has been established, however, that the following would be within the law :

DEAR SIR :

We would much appreciate the settlement of your account, which is past due, and for which our collector has called several times.

EXERCISES FOR PRACTICE

1. Write a letter to R. Levy, 402 Front St., Syracuse, N. Y., asking for the payment of a past due account for \$75.00. This bill has been stand-

ing for several months. Give a reason for the request at this time.

2. Write a follow-up letter to Johnson and Strong, Blairsville, Md., to the effect that they are to make payment of their overdue account for \$250.00 prior to a given date or you will send their name to the Louisiana Cane Sugar Growers' Association for action.

3. Write a letter to James & Carter, 725 La Salle St., Chicago, Ill., requesting payment of a bill for \$320.00. Show how you have always tried to deal fairly with them and how you feel about the continued disregard on their part of your letter. Show how much you regret the condition, assuring them of your desire to continue the past friendly relations.

4. Work out a series of form letters (a) for a large city store dealing in dry-goods, etc., (b) for an installment house dealing in household goods.

CHAPTER X

CIRCULAR AND FORM LETTERS

A CIRCULAR letter is in many respects subject to the same conditions as are outlined in Chapter VII on the Sales Letter. Circular letters are identical in their make-up, although sent to different persons. They are in effect form letters. The chief use of the circular letter is for advertising purposes. By reason of the abuse of this convenient method of sending information broadcast, this class of letters has come into ill favor by the public generally. A great many of the poorly and cheaply constructed letters of this class usually find their way immediately to the waste-basket.

The class of service which they cover is such as warrants and demands a proper and carefully prepared form of announcement. Circular letters usually serve to announce changes in partnership, changes of address of a firm, special sales and offers, new lines of goods, instructions to agents,

and innumerable other occurrences. That they may accomplish a maximum of good such letters should be constructed with the utmost care.

Vast sums of money have been actually squandered on cheap and ineffectual circular letters. There is usually ample time to write and print it, and there is therefore no reason why the circular letter should not be the acme of neatness, elegance and skilful appeal.

THE PERSONAL TOUCH

These letters vary, of course, in accordance with the purpose for which they are intended. Some would be better prepared if typewritten separately, while others may be mimeographed, printed, or printed in imitation of typewriting. A circulating library company which built up an enormous business in American cities some years ago typed its letters elegantly on the heaviest, most expensive note sheets, with the crest and address stamped in color with a die, at the top, and on the corner of the envelope. The cost was great, but they recognized that they were dealing with cultured people, who would appreciate fine stationery, and the returns made the method a paying one. Not the amount paid for the cir-

culars, but the expense *per reply received* is the proper method of estimating cost.

As far as possible the letter should have the personal element or rather the news element prominent. It is difficult to get a sense of the personal unless individually and directly written. It is the work of the correspondent to so construct the letter as to make an appeal, and so far as this is obtained the letter may be said to be personal.

LETTERS IN SERIES

Quite often circular letters run in series or as follow-up letters, the idea being to drive home the thought by recurring impressions. The cumulative effect may succeed finally in getting the reader's investment. When the letters are run in series some check must be devised to keep record of the effect of each issue to give an idea as to the value of the particular follow-up system. A complete record may be kept of all the correspondence to any individual, dates, etc., by means of the cash catalogue device. This may be done by either the "Straight Alphabetical Index," the "Classified Subject Index," the "Proper Name File," or by the "Cross Index," etc.

Straightforward and candid statement makes the most forceful and effective means of advertising through the medium of the circular letter. Frankness makes the appeal to the common sense of the business man. But the keystone to the whole situation is to have the proposition genuine.

A REAL EXAMPLE

The following actual circular letters (changed only as to names, etc.) will repay careful study.

DEAR FRIEND :

I want to take this opportunity of talking to you in a fraternal manner, at the same time giving just a brief page from my personal history. I say fraternal, for my first vocation was that of teacher, the highest and most responsible calling in this world. My first venture in real estate was in the purchase of a suburban lot at auction while I was engaged as instructor in one of the high schools of a large city in the West. That lot became very valuable, and with the proceeds from its sale I became an investor in realty, and later engaged permanently in the business of auction lot sales.

But the lot bought at auction with

money saved from my teacher's salary was the first venture in the realm of realty for me. It was almost accidental, and my attendance at the sale in question was due to an invitation of a friend who, like me, had a Saturday to spend in the open air, and was curious as to results.

Now I want you, cordially invite you, to attend the auction sale of lots at West Compton, on Saturday of this week. I am going to give away a lot, and tickets for this drawing, with maps and full information about the property, will be furnished at the station to everybody who attends the sale, all without obligation to buy. I hope some teacher will draw this free lot, for I still feel that I am one of you. Take the subway to 69th Street, and there take the Compton car and get off at Mill Road station. I want to see the teachers there that day, and I hope some of you will get rich from lots purchased at West Compton that day.

Yours fraternally,

This letter has the "news" character and differs from the ordinary form letter in the nature of its appeal. It is decidedly too familiar in

salutation and rather overdrawn in the wish at the close. One should avoid the repetition of such phrases as "that day" in the last sentence. But on the whole the idea is good and fresh.

ANOTHER LETTER, SHOWING FAULT

In the letter below an unfortunate feature is the opening. It is given to the time-worn "In response to your valued inquiry," etc. A direct approach would be much more effective: "The catalogue for which you asked a few days ago is going forward to you in this mail and we are so confident that you will find listed in it just the kind of outfit that you want that we want you to read it with the utmost care." Then the next paragraph would fit in nicely:

In response to your valued inquiry, we take pleasure in mailing you herewith our catalogue of pyrographic outfits and supplies, which we would be pleased to have you examine carefully.

Whether you are already a Pyrography lover or are only investigating its possibilities, let us say that this beautiful art never before offered so many delightful channels of diversion as it does this season. Never before was this delight-

ful work so popular. Never before were there so many beautiful designs at the enthusiast's command. We have perfected our outfits until the chief difficulties of the beginner have disappeared, and with our plainly stamped designs and complete instructions, no one need hesitate to undertake the work or entertain doubt as to success.

Our pillow top designs are proving to be immensely popular. We can give you your favorite actress, a genuine Gibson head, or other design, as you choose. In fact, we can give you anything in the Pyrography line—and at prices which no one else is able to duplicate in like quality, for we are the largest and best equipped manufacturers of Pyrography goods in the world.

Your order will have our courteous attention, and we suggest the advisability of ordering at once, as perhaps we can fill your order more promptly now than later.

Awaiting your pleasure, we are
Yours very truly,

To assure the recipient of courteous treatment is rather superfluous; such treatment may be

taken for granted. The ending could be improved by making it easy to forward an order, thus :

“Just fill in the convenient coupon attached to this letter, enclose it in the envelope provided in the front of your catalogue, attach the price of the outfit you desire and mail to us *at our risk*. We suggest the advisability of ordering at once, as we are so thoroughly stocked that we may be able to fill your order more promptly at this time than later. The outfit will then go forward, all transportation charges fully prepaid, as fast as return express can take it.”

A BRIEF BUT EFFECTIVE LETTER

Here is another circular letter of different character designed primarily for “the trade,” conveying announcement of change in price with reason attached. It is a natural, brief and easy letter.

GENTLEMEN :

In consequence of the many recent advances in all classes of raw materials, we are obliged to withdraw all our former prices on Covered Buttons and make an advance on all future orders of from 10 to 25%, according to material used.

A list of new prices on the numbers you are getting from us will be forwarded to you immediately upon application, if you will let us know the numbers and sizes that you wish to have quotations on.

Orders now in hand will be executed as soon as possible, but in consequence of the scarcity of labor and large demand for raw materials of all kinds, we are unable to make as prompt deliveries as usual, and therefore must ask your kind indulgence for a short time.

Yours very truly,

AN ADVERTISING CIRCULAR

This letter is a good illustration of a well balanced circular for advertising purpose. It does not make a false appeal by assuring you that you are the only man in your town written to, while as a matter of fact a general canvass has been made. It puts the facts entertainingly and in such way as to convince one of the belief that the agency would be a good thing.

DEAR SIR :

Last year we conceived the idea of putting the "Gold-Seal" \$2.00 Hat on the market with a signed and sealed guaran-

tee Bond. The plan was so out of the traveled road that far-sighted dealers throughout the United States almost besought us for the agency in their towns. We could not grant every application, but those lucky enough to be appointed agents reaped a generous reward.

For next Spring our preparations are on a far broader scale, and we can assure every applicant for the "Gold-Seal" agency that he will be successful if he applies immediately.

In addition to the hats themselves—really Three Dollar Values for Two Dollars and sold to you at \$16.50 instead of the regular price \$18.00—you will be helped by the most forceful, persistent and intelligently directed advertising campaign ever launched in favor of a popular-priced hat. Striking Bill-Board Posters, Show Cards, Booklets, Newspaper Ads, Cuts, etc., are a few of the Advertising helps for "Gold-Seal" Hat Agents.

"Gold-Seal" \$2.00 Guarantee Hats embrace the newest and most fashionable shapes in both derbies and soft hats. The price is low enough to attract the thrifty man, and the shapes are so smart

and graceful that the young fellows will be delighted with them. The quality is the kind that will bring every man back for Hats and other things.

Write to-day if you wish to get the local agency for "Gold-Seal" Guaranteed \$2.00 Hats. To-morrow may be "just too late."

Only one dealer in a town may have it. Salesmen about to begin their visits.

Yours very truly,

A PRINTER'S CIRCULAR

Another form is the style which starts off with a question, "Have you," etc. Sometimes this may go, but on the whole it is usually better to use a positive declaration. In the following letter the question is used, but it would be stronger if put as follows :

"You need cuts and good printing in your catalogue and other advertising projects. We do the kind of work that is known as distinctive. That is what you want your business and your printed matter to be. If you haven't made your arrangements for illustrating and printing your annual catalogue and other ad-

vertising matter we would like to figure with you for doing the work. Our basis is, etc."

The close might be improved by a little twist. Thus: "Tell us on the enclosed stamped card when it would be convenient to have our man call to go over the details with you, and we shall be your debtor for the chance given to demonstrate what you can gain by giving us an opportunity."

ANOTHER GOOD CIRCULAR

GENTLEMEN :

Have you made your arrangements for illustrating and printing your 1904 catalogue, and other advertising projects? If not, we would like to figure with you for doing the work. Our basis is the businesslike one of superior workmanship at prices that ought to secure us your orders.

We are confident we can please you because we have, for many years, made a specialty of designing high grade half-tone engraving, and of artistic catalogue work, especially for piano and organ manufacturers and dealers.

Our "Paragon" process in half-tone

work is unapproachable in excellence, and our wood engraving and three-color process work is always satisfactory—because we make it so.

The general verdict of printers who use our plates is that for the doing of superior printing they are the best made.

The giving us an opportunity of doing work for you will mean, as we shall be pleased to demonstrate, that you will get the best results obtainable.

Hoping we may hear from you favorably at an early date, we are

Very truly yours,

TO SELL READY-MADE CLOTHING

Here is a breezy circular to male dressers. It is convincing, while just a trifle blunt in its statements. Nevertheless you read it because you want to know what the four things may be, etc. It represents the nature of the work done by one of the largest “ready-made” clothing houses in the United States, and one of the most successful advertisers.

DEAR SIR :

If your clothes requirements were to be put as briefly as possible, the

chances are that a sentence would cover the subject.

You want correct style, perfect fit, good tailoring, and your money's-worth of quality ; four points. You may get any three of them and not be satisfied ; you ought to be sure of them all.

You're most likely to miss the fourth—quality ; there's an astonishing lot of cotton-mixed trash being sold to the unsuspecting wearer of clothes. It is made to look better than it is ; you're apt to judge from first appearances that it's as good as it costs. You'll be fooled and disappointed if you get any such stuff.

All-wool is the only thing for clothes for self-respecting men ; we use no other fabrics.

The Style Book enclosed gives you our leading styles ; and you can examine the goods themselves by calling on Henderson and Company, 624 Pierce St., St. Louis, where a good representation of our goods will be found.

We are glad to send you to this store : it's a place where you will be well taken care of. You'll get clothes there that are made right ;—style, tailoring, and all-

wool quality. Don't consider anything else in clothes.

Yours very truly,

A REMOVAL NOTICE

As a good illustration of the "removal" notification type the following will serve :

GENTLEMEN :

On Dec. 1st, we transferred our Silk accounts to the well-known and popular House of Broome and Greene, 464 Mill St., where with a light and commodious salesroom and improved facilities in every respect for the transaction of business, we hope to merit and receive a continuance of your patronage.

Our Spring lines are now ready in Colored Taffetas, Black Taffetas, Black and Colored Peau de Soie, Peau de Cygne and Surahs in all qualities and widths, from the cheapest grades to the best used, mostly 36 and 27 inch goods. Taffeta-line in 36 and 18 in. 12 qualities a specialty. Scotch Plaids, Fancy Stripes and Checks, and Jacquard Figures and Brocades to order.

Sample pieces are now ready for delivery to the trade.

Trusting that we shall soon be favored
with a call from your firm, we remain
Yours respectfully,

HOW TO OVERDO IT

The personal note may be overdone. This wordy, rambling letter was actually sent to many dealers who had never written to the Boat Company which signed it. It is insincere and unconvincing.

DEAR SIR:

We have just completed the Launch which will represent the ——— Boat Co., in the water Carnival to be held during the National Convention of the Elks in Detroit.

These water Carnivals have come to mean to Detroit what the Mardi-Gras means to New Orleans.

Motor boatmen from the East and the West are getting ready to enter this dress parade, each determined to outdo the others. This will bring into competition all the handsomest designed boats from everywhere.

Naturally the —— Boat Co. will not take second place in this contest. We have concentrated for weeks the best efforts of our expert designers and skilled workmen on this one boat.

But see for yourself. I am enclosing herewith proof of poster illustrating this as it will actually appear all over Detroit during the convention.

During the last ten days an extraordinary number of inquiries have come to us from your locality. This convinces me that your locality is fast becoming one of the most popular boating centres in the country. I want to make the best showing for the —— Boat Co. there.

The sister ship of our entry in the Elks' Water Carnival received her last coat of varnish yesterday. It is an exact duplicate of a boat that will lead the whole procession, you can't tell them apart, but frankly I do not know if this is the best place I could select to ship this boat. I will be governed by your reply as to whether it would pay me or not, and I ask for your unbiased opinion.

I might be willing to send you this outfit at the wholesale price of our regular stock boat which with all discounts

off is \$200.00 net f.o.b. Detroit, complete ready to run.

The extra quality of material, the extra work and the extra finish and testing which this boat has received actually cost us very much more than a regular stock boat.

She has been named the "———." She is equipped with a $3\frac{1}{2}$ H. P. 1910 Reversible engine, and has all the special equipment such as speed coil, speed propeller, carburetor, self-adjusting, air tight marine battery and anti-fouling plug.

Notice her depth. The "———" is a much deeper boat than most boats of her size, and she is dry. Notice her high bows, generous free-board, flat bottom amidship, her beam of 4' 8". If you are an experienced motor boatman, observe the proper location of the engine—proper balancing of all weight and the accurate figuring of displacement. Actual trial shows that it does not take as much power to send the "———" through the water as is ordinarily required by an 18' boat.

Would this boat operated by you in your vicinity develop this business for us? What is your opinion?

In the meantime I will hold your letter on my desk.

Yours very truly,

Sales Mgr.

Letters of this kind may be mailed to actual inquirers, but such phrases as "During the last ten days an extraordinary number of inquiries have come to us from your locality" and "In the meantime I will hold your letter on my desk" if untrue are easily detected and throw doubt on the honesty of the proposition.

Weigh every statement, every phrase, every word, even every comma in your circular letter if you wish to save it from the waste-basket. Remember it's not the quantity of circulars sent out, nor even the number read, but only those which *convince*, that count.

FORM LETTERS

Form letters other than circular letters have come into use as a matter of necessity. Where the business of a firm grows to such proportion and the materials dealt in are of such nature as to have recurring questions of similar character then a neatly arranged and worded form letter

often saves time and does the work of an individually dictated letter. No better illustration of this is afforded than those in use in the mail order departments of our large city stores. Frequently the business is so extensive that variations of letters will be made to meet different sorts of complaints, etc. These are so framed as to need only the insertion of the name and address of the person in question and form of close.

FORM LETTERS OF A DRY-GOODS Co.

The following are fair examples of forms used by a dry-goods company in answer to inquiries for samples, etc. :

(1)

DEAR MADAM :

We are in receipt of your favor of recent date requesting samples of _____ and herewith enclose patterns of same, from which we hope satisfactory selection can be made.

Trusting to be favored with your order,

We remain,

Yours respectfully,

(Name of company.)

Per _____

(2)

DEAR MADAM :

Replying to your favor of recent date, we regret to inform you that we are unable to furnish the *exact* samples desired, but enclose herewith for your inspection, samples of the nearest we have at present, from which we hope a satisfactory selection can be made.

Trusting to be favored with your order,

We remain,

Yours respectfully,

(Name of company.)

Per ———

LETTERS USED BY SOAP COMPANIES

The following form letter is in use by one of the largest soap manufacturing concerns in the country :

DEAR ——— :

We thank you for your valued order.

All of the goods are being forwarded to-day, except the ———.

The demand for this Premium has recently exceeded the utmost efforts of

the manufacturers to supply it in sufficient quantities to fill all our orders promptly. We expect, however, to deliver it to you about ———, perhaps earlier.

We regret the delay, but feel confident you will approve our action in your interest, as no doubt you prefer to receive the Soaps promptly rather than have them held here awaiting the Premium mentioned. If you wish to select another premium we can probably deliver it immediately.

We trust the delay (which we will make as short as possible) will not greatly inconvenience you.

Yours respectfully,

Another soap manufacturing company sends out the following form letter to the trade when demonstrations are to be made:

DEAR SIR:

We have arranged for you to have a demonstration on our ——— Soap commencing ——— to continue during the week. We have also arranged to have one of our best Demonstrators work in

your behalf for three days, —— the other three days we will ask that you continue the sale of the goods without the aid of our Demonstrator. The latter will explain to you, when she reaches your store, her manner of assisting you in making sales, which we think will be entirely satisfactory to you.

Trusting all will work together nicely and that you will be entirely satisfied, we are

Very truly yours,

DEPARTMENT STORE FORM LETTERS

The following series of form letters is inserted to show what one of the largest department stores in the world uses. The fact of their use by a management so critical and mindful of the effect upon the public gives them universal value as models:

(1)

DEAR ——:

We have your favor requesting us to call for —— for credit. To avoid danger of mistake and possible loss, may we ask that in advance of the call you kindly indicate the articles individually

which you desire to return, and, if possible, without inconvenience to yourself, the price and date of purchase.

Yours respectfully,

(2)

DEAR _____ :

We regret to have to bring to your attention that the _____ received of you (date) for credit, is not recognized as our merchandise and seems, therefore, not to have been purchased of us. We will, therefore, return these goods to you, believing that upon further consideration of the case you will be able to confirm our above report as correct.

Yours respectfully,

(3)

DEAR _____ :

We have your favor requesting that a call be made for _____ for credit. For reasons of safety we hesitate to send through our Delivery for valuable articles of this nature, and we beg, therefore, that if able to do so without inconvenience you bring the article in question personally. Should you not be able conveniently to do this, however, and will so ad-

visé us, we will be glad to make special arrangement accordingly.

Yours respectfully,

(4)

DEAR _____:

With reference to your esteemed order of _____ we much regret to have to report that the manufacturer is unable to supply the particular _____ desired. We feel confident, however, that could you make it convenient to again call a satisfactory substitute could be found, which we would obtain with all possible haste.

Trusting that we may still be of service to you in this matter, and that you may not have been seriously inconvenienced, we beg to remain

Yours respectfully,

(5)

DEAR _____:

We beg to reply to your _____ of the _____ that the _____ (purchased or left for repair, etc.) on the (date) was sent to you in our Delivery of the (date).

We thank you for having brought this matter to our attention, and sincerely regret the inconvenience caused.

Yours respectfully,

(6)

DEAR _____ :

In response to your inquiry regarding non-delivery of _____, purchased _____, we regret very much to state we have failed to locate the merchandise, which has evidently been misplaced. We would immediately duplicate your order, but are uncertain as to the particular kind of goods selected, and have credited the price to your favor (account mentioned), as per enclosed voucher.

To avoid further delay in delivery, we ask that you kindly repurchase, and thank you for bringing the matter to our attention.

Yours respectfully,

(7)

DEAR _____ :

We have received the merchandise returned, which was sent you in error, and credited the correct amount to you, as per the enclosed voucher.

We would immediately duplicate your order, but are uncertain of the exact kind of goods desired. Will you please favor us by making another selection, when convenient? Further delay in delivery

will thus be avoided, and we sincerely regret the disappointment caused you in this transaction.

Yours respectfully,

(8)

DEAR ——— :

Answering your communication of ——— relative to which you state (was or were) left in our store, we regret to advise, (it or they) cannot be located, nor (was or were) (it or they) deposited in our Lost and Found Section.

Trusting we may serve you more acceptably in the future, we are

Yours respectfully,

(9)

DEAR ——— :

We beg to reply to your inquiry (or communication) of the ———, concerning the (goods mentioned) purchased ———, that notwithstanding a careful investigation, they (or it) have (or has) not been located and must have been misplaced.

As requested, we have arranged so that the charge will not appear in your account, and thank you for bringing the matter to our attention.

Yours respectfully,

After reading them carefully one notices continued use of meaningless phrases, such as, "beg to reply," "we beg to remain," etc. It would make the letter more distinctive to adopt a little different style. In the conduct of the large business incident to such an establishment, however, one can readily see how the use of a limited number of form letters, such as these, means a tremendous saving in time and expense.

CHAPTER XI

MISCELLANEOUS BUSINESS LETTERS

It is purposed in this chapter to take a number of letters from actual business and comment upon their general style or rewrite those which are glaringly inaccurate. By the latter means we hope to show clearly what well written correspondence means. Often a very slight "twist" makes a tremendous difference.

(A)

GENTLEMEN :

Replying to yours of the 5th, relative to the 80 cts. charges you were obliged to pay on the express shipment of Dec. 1st., 1 pc. 27 yds. Voile Melang. We have taken this up with the mill, and upon their report, we will advise you. Asking your indulgence meanwhile, we are

Yours truly,

The date here is not clear. "The 5th inst.," or better still, "April 5th," would leave no room

for doubt. The opening sentence has no verb. The closing is in commendable style, the last sentence being quite courteously put, "asking your indulgence meanwhile, we are," etc. Rewritten the letter would balance better as follows:

(B)

GENTLEMEN:

We acknowledge your favor of April 5th, and regret that we have not immediate information in regard to the excess charge of 80 cts. which you were obliged to pay on the express shipment of Dec. 1st on 1 pc. (27 yds.) Voile Melang.

We have taken the matter up with the mill, however, and upon receipt of their report we will advise you.

Asking your indulgence meanwhile, we are

Yours truly,

DISCOURTESY TO A CUSTOMER

An example of an unfortunately worded letter asking for a return of sample sent a prospective buyer:

(A)

GENTLEMEN :

197/40 is the only brown we have in stock and we could not think of selling you that one style at any such price as 50c. We supposed that when we sent you the sample piece it was for you to buy a quantity from. Please return it.

Yours truly,

While the man who wrote this letter may not have been conscious of its curtness and unfortunately peremptory tone, nevertheless it leaves a rather bitter impression. The very short order "Please return it" would determine most of us not to trouble that firm very often unless conditions absolutely demanded it. How much more pleasant and reasonable the following would have been; remember there is such a thing as holding a customer if you cannot always give him the goods he may want.

(B)

GENTLEMEN :

We much regret that No. 197/40 is the only brown we have in stock. These goods are of such quality as to

make it impossible for us to sell only one style at 50c. It was our impression when we sent you the sample that you desired to purchase a large quantity.

If you still feel that 50c. is your limit we would thank you for the return of the sample, expressing the hope, however, that we shall be able to meet your needs at some future time.

Very truly yours,

ACKNOWLEDGING AN ORDER

GENTLEMEN :

Yours of the 29th inst. at hand. We have booked your order for one piece each of patterns 114 and 123 Beechburn checks, which we will ship at once.

Thanking you for the order, we remain

Yours truly,

This is a brief and satisfactory letter acknowledging receipt of an order, except for the conventional opening. Avoid so far as possible the use of such commonplaces as "Yours of the 29th inst. at hand."

REPLY TO AN INQUIRY

The following is a good example of a courteous reply to an inquiry which has not been sufficiently clear as to the information needed.

DEAR SIR:

We are in receipt of your card dated 14th instant, and are mailing to you under separate cover a copy of our latest general catalogue, and the January number of our quarterly publication "The Launch."

Inasmuch as you have given us no idea as to the size or type of boat in which you are interested, and on account of the varied line of boats and motors which we are building, it is not possible for us to write you with any detail at this time. We would refer you therefore to our sales agent, Mr. S. H. Davis, 430 Broad Street, Greenville, New Jersey, who will be able to give you any information desired in regard to our outfit, and can also quote you lowest prices.

Thanking you for your inquiry, and trusting that you will see your way clear to place your order for a Bennett Launch, we are

Yours very truly,

FROM A PAPER MANUFACTURER

The two letters following are fine and rather unusual illustrations, actually used by one of the leading paper manufacturing concerns in the United States. There is something distinctive and personal about them. They win your respect as well as attention.

(1)

DEAR SIR:

We have your favor of the 23rd inst., and as requested are enclosing a specimen book of our bond paper. While the paper must prove its own best advocate, we suggest that:

We can make no attempt to compete with ordinary bond papers on first cost. Our claims for your consideration are based entirely upon final results.

The value of Brookdale Bond lies not so much in the keen personal satisfaction you will find in using the clean, crisp sheets, as in the influence the paper adds to the messages it carries.

Modern business is done by letter. Stationery that was considered good four, three, or even two years ago, does not measure up to the standard of to-day.

Letters and literature claim our attention on all sides, and if they are to step out from the mass, they must stamp the individuality of the writer. Brookdale invariably bespeaks consideration—it prohibits the waste-basket habit, so to speak.

Your printer or lithographer can supply Brookdale Bond. If you have any trouble in securing either paper or envelopes, please advise us and we will see that the difficulty is removed.

Yours very truly,

(2)

DEAR SIR:

On the assumption that you will be interested in a social stationery distinctly for men, we take pleasure in enclosing a small portfolio describing Lawrence Linen in boxed form, and containing a sample of the stationery.

The soft, flabby, "fabric" finished sheets "put up to sell," leave a negative, or at least, a neutral impression. The clean, strong sheets of Lawrence Linen will tell to your correspondent something of your character and individuality—they will suggest the pride one takes

in his surroundings—in other words, Lawrence Linen will represent rather than misrepresent you.

It will be more convenient for you to purchase the stationery of your local dealer, but if you should have the least difficulty, we will supply you at the prices in the portfolio, prepaying the carriage.

Yours very truly,

A TAILOR'S LETTER

In the next letter the writer commits the popular error of closing inappropriately with the phrase, "Soliciting your patronage, Yours truly." The transition is markedly abrupt. The mere insertion of "I am" would not only make it sound better but give it a more complete appearance. Considerable improvement could be made in the body of the letter also. Below the original is the rewritten letter.

(A)

DEAR SIR:

In looking over our order book, I find you have not as yet placed your order for spring

clothes and being desirous of continuing my business relations with you, would appreciate an early call so as to give me an opportunity to show you the latest designs in this season's fabrics.

Soliciting your patronage,

Yours truly,

(B)

DEAR SIR :

Your name caught my attention as I was looking over our order book recently as that of one who had not placed an order for spring clothes.

Being desirous of continuing my business relations with you, you can feel assured that I shall appreciate an early call. It will be a pleasure to show you the latest designs in this season's fabrics in the confidence that comparison will continue you as one of our regular and well-pleased customers.

Our well known policy is: "Samples Gladly Given ; Comparison Pays."

We have just received some English tweeds that are quite unusual in pattern and price. May I not send you two or three samples ?

Yours truly,

The first letter as actually written showed an absence of margin, and the message was put in one paragraph. Its general lack of style makes it ineffective.

TO EXPLAIN DELAY

In writing a letter conveying regret at inability to get an order through on time one may exercise considerable diplomacy. The following, sent by a carpet manufacturer, could have been better written and would have demonstrated the situation somewhat more satisfactorily than by the rambling manner in which it is set.

(A)

GENTLEMEN :

In reply to your letter of 17th, beg to say we are hurrying 3217—8' 3" x 10' 6" all possible and have part of the pattern in loom at the present time. The necessity of getting out samples for the new line has delayed our getting out pattern 3217—8' 3" x 10' 6", as well as many others in various sizes, more than we expected.

We assure you that we regret we have been unable to ship this pattern before

this time and will do our very best to ship same at the earliest moment. Present indications on this pattern are that it will be ready for shipment in a week or ten days.

Yours truly,

The continual repetition of "this pattern" is unpleasant as well as improper. To say that you will ship at the earliest moment and then go on to say that present indications show that it will be ready for shipment in a week or ten days is unnecessary. "Beg to say," "all possible," "to ship same," are all awkward expressions, to say the least.

Note how much difference there is in directness and style of the following corrected copy :

(B)

GENTLEMEN :

Your favor of the 17th inst., with reference to pattern 3217—8' 3" x 10' 6" had our immediate attention. We are making all possible haste in getting this order through for you ; in fact part of the pattern is in the loom at the present time.

Unexpected delay, occasioned by the necessity for getting out samples for the

new line, has kept us from filling orders promptly on the number which you are waiting for, as well as many others in various sizes.

We assure you that we very much regret the delay. Present indications are such, however, as to make us believe that we will be able to ship the goods in a week or ten days.

Yours truly,

You will notice that this letter avoids the use of the worn phrase "in reply to your etc.," as well as the clause "beg to say." Try to avoid the use of the word "beg" wherever possible.

TO SELL WIRE FENCING

The following letter in response to a request for information on wire fencing is well chosen, as it answers very nicely a mere request for catalogue and for no specific feature of the fencing. It is so constructed as to create a kindly feeling, which tends to promote further business intercourse.

DEAR SIR:

In accordance with your request of recent date, we take pleasure in mail-

ing under separate cover, catalogue and circulars of the line of fencing, gates, etc., manufactured by us.

We presume, from your having asked for a catalogue, that you expect to purchase wire fencing. We want your orders, and as we are not at present represented by a dealer at your point, we enclose a price-list in which we have inserted special net prices on farm and poultry fencing, and have quoted a special discount on extras.

We will pay the freight on shipments of 40 rods or more, and include without charge one set of Standard stretchers with each 40 rods of fencing.

We do not enter into the merits of Keystone fencing in this letter, but ask that you carefully examine the catalogue and circulars, and we believe you will agree with us that the Keystone is the best woven wire fencing on the market.

Thanking you for the inquiry and hoping to receive your orders, we are
Yours truly,

TO SATISFY A COMPLAINANT

This letter is worthy of reproduction because firms so often endeavor to evade the point or at

least make it uncomfortable for the one bringing the complaint. There is dignity and an air of sincerity about this transaction :

DEAR MADAM :

We have your valued favor of recent date and we are requesting the publishers to forward you volumes one, five and seven to replace the defective ones. We are also sending you the remainder of the bookcase and trust you will receive the same within a very few days.

You may return the imperfect books by express, marking them with the enclosed tag and placing a slip in each pointing out the defect.

Yours very respectfully,

TO CORRECT AN ERROR

The following letter is an adequate expression in the matter of an overcharge or error in accounts :

GENTLEMEN :

In checking your invoice of Sept. 27th, we find that you made an error of \$1.00 in the deduction of the commission ; \$1.50 from \$5.27 should be \$3.77 instead

of \$4.77, as you have it. We remitted you Oct. 26th, \$4.77.

Kindly remit us the \$1.00 overpaid you, and oblige

Yours respectfully,

A STRAIGHTFORWARD PROPOSITION

This letter is interesting as a straightforward proposition to users of a certain grade of heavy papers. It is sent by a large paper concern :

DEAR SIRs :

We do not know whether you use or handle Butchers' Straw Paper, but if you do, we wish you to know that we are in position to furnish you with a No. 1 article at the lowest possible price f. o. b. your city, if shipped in carload lots.

We have a capacity of over Twenty (20) Tons per day. Our basis of weight is 18 x 26-50lbs. to 480 sheets ; we do not make lighter weight papers at this mill.

We can furnish this paper in sheets, flat or folded, or in Ham paper sizers for Packers' use ; also in 9-in. diameter Rolls, or Jumbos, as may be desired.

We have the pleasure to enclose sample of the paper we are making, and will be glad to hear from you if in the market.

Yours very truly,

Another feature of this letter is the correct use of the abbreviation f. o. b., meaning "free on board" to Philadelphia or wherever the city of the addressee may be.

SENDING SAMPLES

Note in the following letter the direct statement and means of immediate communication for shipment at once—"wire us your orders":

DEAR SIR:

We are sending you by mail under separate cover, sample card of a new Shepherd Check in Arnold Serge, which we have just made to meet the great demand we are having for such a style in this cloth.

We can make immediate delivery of goods and samples and would ask you to kindly wire us your orders at the earliest opportunity, so that they can be filled from the goods that are now ready.

Yours very truly,

TO A PLUMBING SUPPLY HOUSE

Each business develops a "vernacular," that is, words peculiar to the particular line; but the advertiser has given the unusual note to our modern correspondence. The example here chosen is an actual letter sent to a plumbing supply house, outlining the use of a certain medium for getting their "line" before the public. The use of such terms as "seasonable hot air" while intelligible to the general public is not calculated to improve the business reputation of the firm. On the whole, however, the letter aptly illustrates a type of the interesting and chatty style much used by advertising men.

GENTLEMEN:

At the suggestion of your Mr. Blank we take pleasure in quoting you a price of \$41.67 per month on an annual contract for an edition of 3,000 of our novelty blotters, in two colors, on 120 lb. stock. It is understood that we will submit copy for the entire series at one time together with the twelve different poses of the model. If we can deliver the whole 36,000 at one time, we shall be glad to allow you a discount of 10% on the above price.

It is our idea to dress a model as a plumber's helper, and unless you advise us to the contrary we would use the model whose picture we send under separate cover, whom we know to be very bright and an artist at posing.

The copy would be the homely sayings of the helper, who not only knows all about the business, but also where to purchase his supplies. We would prefer to have him talk on a different specialty each month, and if the same were not too large he could of course hold it in his hand and give a little talk on its merits. In addition to this we would of course work in a little seasonable hot air that would tend to make the whole readable.

We would suggest that you send out a plain circular of the specialty under discussion each month, in the same envelope with the blotter, as we believe this would add very much to the direct results.

We enclose a copy of a letter just received from one of our customers who has had three lots of similar blotters. We believe this plan would come right down to the level of the plumbers, and make a decided hit.

The idea is entirely a new one and, we believe, strikingly good. We will of course allow you the privilege of passing on all of the work before its completion.

Very truly yours,

Note how much simpler and better "if it were not too large" would be in the third paragraph of the letter above, instead of "if the same were not too large." "The same" is a very poor and overworked expression in business letters. It occurs again in the next letter.

A PRINTER'S LETTER

This is a letter asking for the privilege of estimating on a printing job:

DEAR MISS BROWN:

As your class is probably thinking about publishing a class record, I would be pleased if you would favor us with an opportunity of estimating on the same for you.

We are very familiar with the making of books of this character, and have manufactured the class record of the University of Pennsylvania for many years; and have also done the printing

of Bryn Mawr College (both for the faculty and students), and of Drexel Institute. At present we are printing the "Iris," and manufactured the class record for A6 which was so much admired last year.

Very truly yours,

CHAPTER XII

HELPFUL SUGGESTIONS

THESE are the proper abbreviations to use in business letter writing. Do not forget, however, that excessive abbreviation shows hurry and slovenly style.

Months of the year :

Jan.	January.
Feb.	February.
Apr.	April.
Aug.	August.
Sept.	September.
Oct.	October.
Nov.	November.
Dec.	December.

The other months are written in full.

Business terms :

Agt.	Agent.
A. M.	meaning before noon (Ante Meridian).
Asst.	Assistant.
c. i. f.	meaning cost, insurance, freight. That is, that all the

		cost for packing, the cost of the goods, insurance, freight, etc., is included in the price.
Cor. Sec.	.....	Corresponding Secretary.
e. g.	.....	for example (<i>exempli gratia</i>).
et. al.	.....	and others, from <i>et alii</i> .
etc.	.....	<i>et cetera</i> or and so forth.
f. o. b.	.....	free on board ; means that all the charges up to and including the placement upon train or vessel is included in the price.
i. e.	.....	that is, from <i>id est</i> .
inst.	.....	meaning instant, or present month.
M.	.....	Meridian or noon, from <i>Meridies</i> .
Mfg.	.....	Manufacturing.
Mgr.	.....	Manager.
MS. or MSS.	.....	Manuscript or manuscripts.
p. or pp.	.....	page or pages.
P. M.	.....	Afternoon, or Post Meridian.
Prest.	.....	President.
prox.	.....	coming month, from <i>proximo</i> .
R. R.	.....	Railroad.
Ry. or Rwy.	.....	Railway.
Sec.	.....	Secretary.
St. or Sts.	.....	Street or Streets.
Supt.	.....	Superintendent.
Treas.	.....	Treasurer.
ult.	.....	last month, from <i>ultimo</i> .
viz.	.....	namely or to wit, from <i>videlicet</i> .

Words and Phrases to be avoided in Business Letters:

"Your valued."

"Esteemed."

"Said," as in "said argument."

"The same," as in "will send the same." It is always better to use "it," or repeat the noun.

"Beg to advise."

"Beg to remain."

"Beg to reply."

"Yours at hand."

"Yours received."

"Y'r's resp."

"Would say."

Use of per for "by," as in writing of signatures.

"Attached," where no attachment really exists.

"Trusting," when used to excess.

All such phrases as "hereby," "herewith," "hand you," etc., when used to excess; the latter is incorrectly used in a letter as "hand you herewith," when it means "enclosed herewith."

CABLEGRAMS AND TELEGRAMS

The first thing to be observed in sending either a telegram or a cablegram is brevity. Here one must condense to the utmost and be very careful as to the clear meaning of the message sent. All unnecessary words must be left out as they only add to the expense. Thus in addressing by cable Lit Brothers, Philadelphia, you would use the term

"*Brolit*," or the Animal Trap Company, New York, "Trapco." In telegrams this care need not be taken, as you do not have to pay for the address as you do in cable messages. Codes are used in cabling and in telegraphing where the number of words is large or secrecy is desired.

Thus in ordering from some large publishing houses you are furnished with code words as "Brilliant," "Burgundy," "Castleman," each of which means a publication of a certain kind at a given price.

CODES

In using codes it is sometimes necessary to go by various editions, also, as "A. B. C. Code, 4th edition." No code word will be accepted if it contains more than ten characters. In unpronounceable code words, each letter is figured as a word in fixing the charge. If code words and plain words are used in a message each code word and each plain word is counted, and all plain words with letters in excess of ten are charged for, every ten letters or fraction thereof as a word. Words of more than fifteen characters are charged as two words.

TELEGRAPH CHARGES

The rules of the telegraph companies as to what shall be counted and charged for in a message are substantially as follows :

All words, figures, and separated letters in the body of the message, that is to say, all ordinary words such as are in the dictionary, initial letters, surnames of persons, names of cities, towns, villages, states, or territories, or names of provinces in Canada ; also all abbreviations of weights and measures in common use will each be counted as a word. In names of countries each word will be counted.

Figures, decimal points, marks of division, such as hyphens and punctuation, and letters, except pronounceable groups of letters used as code words, will be counted each separately as one word. In numbers, as 1st, 2nd, etc., the st, d, nd, th will be each counted as one word. A common abbreviation as, A. M., P. M., F. O. B., C. O. D., O. K., and per cent., will, however, be counted as one word.

Thus McFaul is one word ; O'Brien is one word ; Smith, Jr., is two words ; New York, one word ; New York State, two words ; 35.22, five words ; All right, two words ; Cwt., one word ; 100, three words ; Lbs., one word ; Cantanked,

one word; Astrological, two words; Citpliurb, nine words.

MESSAGES CLASSIFIED

Telegraph messages are either of three classes, the day message, for which the regular rate is charged; the night message, which is to be delivered as soon as possible in the morning, for which less than the ordinary rate is charged; and the repeated message, which is to prevent incorrect wording and for the repeating of which one-half of the usual rate is charged in addition. The "night letter," fifty words, sent at night and delivered in the morning, is also much used recently. The usual charge is the same as for the ten-word day message.

The law requires messages to be transmitted exactly as sent, and upon request the sender may get a duplicate from the company as to the exact nature of the message sent. This may become important as evidence in case of dispute.

Money may be sent by telegraph. The cost, including a charge for the necessary expense to make the transfer, and a second charge according to a fixed rate established by the company for various amounts.

The telegraph companies make a minimum charge for messages, usually upon a basis of ten words. The cost of sending cablegram messages is quite high, sometimes being as high as two dollars per word.

CHAPTER XIII

POSTAL INFORMATION

The Organization of the Post-Office :

Besides the receiving and transmission of mail matter the post-office department of the government has separate divisions which look after the special work of the office. These are, the Money Order Division, Registry Division, Dead-letter Office, Special Delivery, and Rural Free Delivery.

As to the classification of *Domestic Mail Matter* in the United States the conditions are as follows :

First Class includes all written matter and matter closed to inspection.

Second Class includes newspapers and periodicals bearing notice of entry as second-class matter.

Third Class includes all printed matter upon paper not having the nature of actual, personal correspondence, except newspapers and periodicals bearing notice of entry as second-class matter.

Not included : Articles bearing print, such as blotting paper, envelopes, letter and bill heads,

wrapping paper, and all substances other than paper.

Fourth Class includes merchandise and all other matter not comprehended with first, second, and third classes.

As to the Weight of Articles in the Mail :

The limit of weight of matter in the domestic mails is four (4) pounds for each package, except single books, documents published or circulated by order of Congress, single volumes of reading matter for the blind on which the limit of weight is ten (10) pounds, and second-class matter. It is well to note that *matter of a higher class enclosed with matter of a lower class* subjects the whole package to the higher rate.

Domestic Mail Matter Defined.—Domestic mail matter includes matter deposited with mails for local delivery or for transmission from one place to another within the United States, or to or from or between the possessions of the United States. Porto Rico and Hawaii are included in the term “United States.”

The Philippine Archipelago, Guam, Tutuila and the Canal Zone are included in the term “Possessions of the United States.” The term “Canal Zone” includes all the territory pur-

chased from the Republic of Panama embracing the "Canal Zone" proper and the islands in the Bay of Panama named Perico, Naos, Culebra, and Flamenco.

Domestic rates of postage apply to mail matter sent from the United States to Canada, Cuba, Mexico, the Republic of Panama, and the United States postal agency at Shanghai, China, and matter addressed to officers or members of the crews of vessels of war of the United States.

CLASSIFICATION FOR POSTAGE RATES

Domestic mail matter is divided into four classes.

First Class.—Rate, two cents for each ounce or fraction thereof. Limit of weight, four pounds. United States postal cards, one cent each; post cards, one cent each. In includes letters, United States postal cards, post cards manufactured by private persons, all matter sealed or otherwise closed to inspection, and all matter wholly or partly in writing, whether sealed or unsealed. Typewriting and carbon copies and letter-press copies of typewriting are written matter and subject to the first-class rate.

Second Class—Unsealed.—Rate, one cent for each four ounces or fraction thereof. Full prepayment required. No limit of weight.

This is the rate which applies to newspapers and other periodical publications bearing notice of entry as second-class matter, when they are mailed by the public.

Third Class—Unsealed.—Rate, one cent for each two ounces or fraction thereof. Full prepayment required. Limit of weight four pounds, except it be a single book.

Includes: Books, newspapers and periodicals not admitted to the second class, circulars, miscellaneous printed matter on paper not having the nature of personal correspondence, and proof sheets, corrected proof sheets, and manuscript copy accompanying the same, and matter in point print or raised characters used by the blind.

Fourth Class—Unsealed.—Rate, one cent for each ounce or fraction thereof, except seeds, bulbs, roots, scions and plants, which are one cent for each two ounces or fraction. Full prepayment required. Limit of weight, four pounds, except it be a single book.

Prepayment of Postage.—Postage on all domestic mail matter must be prepaid in full at the

time of mailing by stamps affixed, except as follows:

(a) Letters of United States soldiers, sailors and marines when marked "Soldier's letter," "Sailor's letter," or "Marine's letter," as the case may be, and signed thereunder by an officer with his name and official designation.

(b) A letter bearing only a special delivery stamp. This provision applies to special delivery letters only.

(c) First-class matter, prepaid one full rate, two cents.

NOTE.—In each of the above cases the matter will be forwarded to destination and the unpaid postage collected on delivery at single rates only.

(d) Matter of the third and fourth classes mailed in quantities of not less than 2,000 identical pieces upon which postage is paid in money. For an interpretation of the act covering this matter, inquiry had best be made of the postmaster.

NOTE.—Postage due stamps, internal revenue stamps, or embossed stamps cut from stamped envelopes, or stamps cut from postal cards will not be accepted in payment of postage.

Postage Due :

1. Matter of the first class prepaid one full rate

—two cents—will be dispatched with the amount of deficient postage rated thereon, to be collected on delivery.

2. The weight of matter at the mailing office determines the amount of postage chargeable thereon, and therefore the amount of due postage rated at the mailing office on short-paid matter will be collected on delivery at the office of address.

NOTE.—A decided down weight is required to subject matter to an additional rate of postage.

3. Mail matter (including that of the first class charged with the deficient postage at the mailing office) inadvertently reaching its destination without full prepayment of postage will be rated with the postage due thereon by the receiving postmaster. The deficient postage will be collected of the addressee on delivery.

4. On all matter which, through inadvertence, has been transmitted in the mails and reaches its destination without any evidence of prepayment of postage, double rate due postage will be required. Unpaid "drop letters," soldier's, sailor's and marine's letters properly indorsed are excepted from this rule, the single rate only being required.

5. Mail matter (except special-delivery letters) reaching its destination bearing stamps other than ordinary postage stamps, and in lieu thereof, will be treated as wholly unpaid, and double rate due postage will be required thereon.

6. On ship letters not fully prepaid with United States ordinary postage stamps at double the regular rate, due postage for the deficiency will be required of the addressee on delivery.

7. Due postage must be paid in money, and postage due stamps corresponding in amount must be affixed to the matter by the postmaster before delivery.

Drop Letters :

1. A "drop" letter is one addressed for delivery at the office where mailed.

2. Drop letters mailed at letter-carrier offices, or at offices which are not letter-carrier offices if rural free delivery has been established and the persons addressed can be served by rural free-delivery carriers, are subject to postage at the rate of two cents for each ounce or fraction thereof.

3. When mailed for delivery at post-offices where the letter-carrier service is not established, or at offices where the patrons cannot be served

by rural free-delivery carriers, the rate is one cent for each ounce or fraction thereof.

4. There is no drop rate on mail matter other than letters.

5. A request upon a drop letter for its return to the writer at some other post-office, if unclaimed, cannot be respected unless it has been prepaid with one full rate (two cents) of postage.

6. Letters mailed at a post-office for delivery to patrons thereof by star-route carrier, and those deposited in boxes along a star-route or rural free-delivery route, are subject to postage at the rate of two cents an ounce or fraction thereof.

Third Class Matter : Printed Matter Defined.

—Printed matter under the following conditions is third-class matter :

Printed matter is the reproduction upon paper by any process, except handwriting and type-writing, not having the character of actual personal correspondence, of words, letters, characters, figures or images, or any combination thereof. Matter produced by the photograph process (including blue prints) is printed matter.

Circulars.—A circular is defined by law to be a printed letter which, according to internal

evidence, is being sent in identical terms to several persons. A circular may bear a written, typewritten or hand-stamped date, name and address of person addressed and of the sender, and corrections of mere typographical errors.

Where a name (except that of the addressee or sender), date (other than that of the circular), figure, or anything else is written, typewritten, or hand-stamped in the body of the circular for any other reason than to correct a genuine typographical error, it is subject to postage at the first-class (letter) rate, whether sealed or unsealed.

There is an exception, however. If such name, date, or other matter be hand-stamped, and not of a personal nature, the character of the circular as such is not changed thereby.

Reproductions or imitations of handwriting and typewriting obtained by means of the printing press, neostyle, hectograph, multigraph, or similar process will be treated as third-class matter—provided they are mailed at the post-office window or other depository designated by the postmaster in *a minimum number of twenty perfectly identical, unsealed copies separately addressed*. If mailed in a less quantity they will be subject to the first-class rate.

WRAPPING OF MAIL MATTER :

All mail matter should be so wrapped as to safely bear transmission without breaking or injuring mail bags or the contents of mail bags or the persons of those handling them.

NOTE.—Many articles, such as calendars, drawings, spectacles, watches, books, etc., are damaged in the mails for the reason that they are not securely and sufficiently wrapped to withstand the weight and handling to which they are necessarily subjected. It should be borne in mind that such articles are thrown into bags with other mail matter, and when addressed to small towns, where the mail trains do not stop, the bags containing them are thrown from fast moving trains upon the ground.

Second, third and fourth-class matter must be so wrapped or enveloped that the contents may be examined easily by postal officials. When not so wrapped, or when bearing or containing writing not authorized by law, the matter will be treated as of the first class.

UNMAILABLE MATTER

Unmailable domestic matter—that is, matter which is not admissible to the United States

mails for delivery in the United States or in any of its possessions—includes :

1. All matter illegibly, incorrectly, or insufficiently addressed.

2. All transient second-class matter and all matter of the third or fourth class not wholly prepaid ; and letters and other first-class matter not prepaid one full rate—two cents.

3. All matter weighing over four (4) pounds, except second-class matter, single books, and documents printed and circulated by authority of Congress.

4. All matter harmful in its nature, as poisons, explosives and the like.

5. Libelous, defamatory, threatening or obscene matter.

6. Postal, post or other cards having on them any terms or language of an indecent, libelous, defamatory or threatening character, or in terms intended to reflect injuriously upon the character or conduct of another.

7. Post cards, bearing particles of glass, metal, mica, sand, tinsel, or other similar substances, are unmailable, unless they be covered by some means, as an envelope, transparent or otherwise.

8. All matter concerning any lottery, so-called

gift concern, or other enterprise of chance, or concerning schemes devised for the purpose of obtaining money or property under false pretenses.

DELIVERY OF MAIL MATTER

1. The object here is to insure and expedite the delivery of mail matter to the person for whom it is intended by the writer, but mail addressed to a minor is subject to the orders of the parent or guardian upon whom the addressee is dependent.

2. A letter addressed to one person and to the care of another should be delivered to the first of the two who calls for the mail, unless the addressee's instructions as to the treatment of his mail preclude its delivery to the "care."

3. When the application for registered mail is unknown at the post-office he should be required to prove his right to receive the mail called for.

RETURN OF MAIL MATTER

1. The only kind of domestic mail matter that is returnable to the sender without additional postage for such service, when undeliverable, is letters and other first-class matter prepaid one full rate (two cents); official matter mailed under

penalty envelope or frank, and double postal cards, but not single postal cards nor post cards (private mailing cards).

2. First-class matter indorsed "After _____ days, return to _____, _____," if not delivered, will be returned at the expiration of the time indicated on the envelope or wrapper. If no time be set for return the matter will be returned at the end of thirty days. The sender has the right to lengthen or shorten the time set by subsequent direction to the postmaster, but the matter must remain in the post-office for delivery at least three days.

3. Unclaimed letters bearing the card of hotel, school, college, or other public institution, which has evidently been printed upon the envelopes to serve as a mere advertisement will not be returned to the place designated unless there is also a request therefor.

4. Second, third, and fourth-class matter is returnable to the sender only upon new prepayment of postage for second-class matter, at the rate of one cent for each four ounces or fraction, and for third and fourth-class matter the rate with which it was chargeable when originally mailed.

5. When undelivered mail matter of the third and fourth classes is of obvious value, the sender, if known, shall be given the opportunity of pre-paying the return postage or accepting delivery to himself, or upon his order, at the office where it is held upon the payment of one cent postage for each card notice given him. If the requisite postage (in either postage stamps or money) be received within two weeks (or if the matter be from Alaska, within ninety days, or if it be from other remote places, within four weeks), the matter will be returned. Otherwise it will be sent to the Division of Dead Letters.

6. The sender of second, third, and fourth-class matter not of obvious value can cause a notice of non-delivery to be sent to him by placing thereon the following request:

“If not delivered within _____ days, postmasters will please notify _____, who will provide return postage.”

7. Whenever the senders of undeliverable second, third, and fourth-class matter bearing the above request habitually fail to redeem the pledge to provide return postage, postmasters will inform them that thereafter no notice to remit the same will be sent.

FORWARDING MAIL MATTER

1. Only first-class matter can be forwarded from one post-office to another without a new prepayment of postage. This includes letters and other first-class matter prepaid one full rate (two cents), parcels fully prepaid at the first-class rate, postal cards, post cards (private mailing cards), and official matter.

2. A new prepayment of postage on matter of the second, third, and fourth classes must be made by the addressee, or some one for him, every time it is forwarded, as follows:

(a) Second-class matter, one cent for each four ounces or fraction thereof.

(b) Third and fourth-class matter, the same rates as were chargeable thereon when originally mailed.

3. It is not permissible for a person forwarding mail matter of the first class to place thereon, or on a label pasted thereto, any printing or writing not necessary to have the matter properly forwarded. Such additions subject the matter to a new prepayment of postage.

Except where mail matter is sent to a discontinued post-office, when the Department will send it without additional charge to such place as

the addressees may designate. Also mail matter sent to persons in the civil, military or naval service of the United States will, when change of address is occasioned by orders, have their mail forwarded without extra cost.

HOW TO RECALL MAIL MATTER

The sender may recall mail matter under certain regulations fixed by the government. It is required that all applications for the recall of mail must be made to the postmaster at the mailing office on a blank provided for that purpose. Separate blanks are provided for recall before dispatch and after dispatch. The application for recall before dispatch must contain the following information: When mailed, where mailed, how addressed, the content of the return card, a description of the envelope, the amount of postage prepaid, together with a statement of the reasons why the applicant desires to recall the matter in question. The application for recall after dispatch must contain, in addition to the foregoing information, an agreement on the part of the applicant to protect the postmaster from any and all claims made against him for the return of such mail matter, and to indemnify him fully for

any loss he may sustain by reason of such action. The sender must also deposit with the postmaster a sum sufficient to cover all expenses incurred, and he must agree to deliver to him the envelope or wrapper of the mail matter recalled. A description of the mail matter is telegraphed to the postmaster at the place contained in the address, or to the railway postal clerk in whose custody the matter is known at the time to be, with a request to return it. On the receipt of such request, the postmaster or postal clerk will return the matter desired.

All applications for the recall of any article of mail matter, together with proofs submitted therewith, the sender's receipt for such matter, and the envelope or wrapper in which it was enclosed must be carefully filed at the mailing office. The mail must not be delayed or the business of the post-office retarded in order to search for mail matter desired to be withdrawn.

FOREIGN RATES

The rates applying to all foreign countries other than those to which the domestic rate applies (see Domestic Rates, p. 170), are as follows :

	Cents
Letters, for each half ounce or fraction of half ounce.....	5
Single postal cards (including souvenir cards), each	2
Double postal cards (including souvenir cards), each.....	4
Printed matter of all kinds, for each two ounces or fraction thereof.....	1
Commercial paper, for the first ten ounces or less.....	5
And for each additional two ounces or fraction thereof.....	1
Samples of merchandise, for the first four ounces or less.....	2
And for each additional two ounces or fraction thereof.....	1

CUSTOMS DUTIES

Articles of merchandise are not excluded from the mails for foreign countries because they may be liable to customs duties in the countries to which they are addressed. Customs duties cannot be prepaid by the senders of dutiable articles; they will be collected of addressees if the articles are delivered.

Dutiable articles forwarded to the United States from foreign countries are delivered to addresses at post-offices of destination upon compliance

with certain conditions and the payment of the duties levied thereon.

DEAD LETTERS

All inquiries relative to mail matter known to have been sent to the Division of Dead Letters should be addressed to the Fourth Assistant Postmaster-General, Division of Dead Letters; and in such cases the letter of inquiry must state to whom and what post-office the article was addressed and give the name and full address of the writer or sender, the date and place of mailing, and a brief description of the contents.

Record is kept in the Division of Dead Letters only of letters or parcels which contain valuable enclosures. Undelivered letters containing ordinary correspondence are returned when the writer's identity can be ascertained.

SPECIAL DELIVERY

A special delivery stamp, in addition to the lawful postage, secures the immediate delivery of any piece of mail matter at any United States post-office within the letter carrier limits of free delivery offices, and within a one-mile limit of any other post-office. This can be effected by the use

of the special delivery stamp, or by affixing ten cents additional postage, with the words "special delivery."

Hours of delivery are from 7 A. M. to 11 P. M. at all free delivery offices, and from 7 A. M. to 7 P. M. at all other offices, or until after the arrival of the last mail at night, provided that is not later than 9 P. M. Special delivery mail must be delivered on Sundays as well as on other days, if the post-office is open on Sundays.

If special delivery matter fails of delivery because there is no person at the place of address to receive it, the matter is returned to the post-office and delivered in the ordinary mail.

Special delivery matter may be forwarded, but is not entitled to special delivery at the second office of address unless forwarded on a general forwarding request before attempt at delivery has been made at the post-office of original address.

Rural letter carriers are required to deliver special delivery mail to the residences of patrons of their routes, if they live within one mile of such routes. Special delivery matter, addressed to patrons of rural free delivery who reside more than one mile from the routes, will be placed in

the box of the addressee in the same manner as ordinary mail.

A special delivery stamp does not give to a piece of mail matter any security other than that given to ordinary mail matter.

The Registry System.—Registered mails reach every post-office in the world. The system insures safe transit and correct delivery.

In case of loss, the sender or owner of a registered parcel, prepaid at the letter rate of postage, two cents per ounce, mailed at and addressed to a United States post-office, is indemnified for its value up to twenty-five dollars.

When one desires to have valuable letters and parcels delivered without fail and have the evidence thereof, the best way is by registered mail.

The fee for registry is ten cents for each separate letter or parcel, in addition to the postage, both to be fully prepaid with postage stamps attached to the letter or parcel. The fee is the same on foreign and domestic mail.

Any piece of mail matter may be registered at any post-office or station thereof and by any rural free delivery carrier. In residential districts of cities, letters and packages of first-class matter that are not cumbersome on account of

size, shape, or weight, can be registered by letter carriers at the house door as safely as if brought to the post-office.

The advantages of registering mail are many. In the first place one gets a receipt for every piece registered. A second receipt from addressee is sent to sender without extra charge. It gives one evidence in case of dispute as to delivery. A return receipt does not come from any registered matter, however, unless the words "Return receipt demanded" are written or stamped across the face of the letter or parcel.

In case of loss, application for indemnity is made to the postmaster at the office where the piece was mailed.

Registered mail can be restricted in delivery to addressee only by indorsing upon the envelope or wrapper the words "Deliver to addressee only." Unknown persons applying for registered mail must prove identity.

There is no additional registry fee charged for forwarding or returning registered matter.

POSTAL MONEY ORDERS

The primary object of the Postal Money Order System is to offer to the public a safe, cheap and

convenient method of making remittances by mail. At all of the larger post-offices, those of the first, second and third classes, and at many of the smaller ones, International money orders may also be obtained payable in almost any part of the world reached by the mails.

Fees.—For domestic money orders the charge is from three cents to thirty cents, in addition to the amount of the order, the same rates applying to orders payable in Canada, Cuba, Newfoundland, Barbados, certain islands in the West Indies, the Philippines, and Tutuila, Samoa, and the United States postal agency at Shanghai (China).

For foreign money orders when payable in Apia, Austria, Belgium, Bolivia, Chile, Costa Rica, Denmark, Egypt, Germany, Hong Kong, Hungary, Japan, Liberia, Luxemburg, Mexico, Netherlands, New Zealand, Norway, Orange River Colony, Peru, Portugal, Sweden, Switzerland and Transvaal the rate is from eight cents to fifty cents. In other countries from ten cents to \$1.00.

No single order will be delivered for more than \$100.00. If a larger sum is to be sent additional orders may be obtained.

In the matter of *indorsement*.—More than one indorsement on a money order is prohibited by

law. One or more additional names, however, may be written upon the back of orders for purpose of identification of payee, or guaranty of genuineness of signature of the payee or indorsee. But if the holder is the second or any subsequent indorsee, to obtain the amount he must surrender the order and make application for a duplicate or a warrant to be issued in place thereof by the Department. The stamp impressions which banks ordinarily place upon money orders left with or sent to them for collection are not regarded as indorsements transferring ownership of the orders or within the meaning of the statute which prohibits more than one indorsement.

CHAPTER XIV

BUSINESS FORMS

THE wide-spread habit of sending remittances through the mail in the form of currency and stamps (except for very small amounts) is to be deplored. It is the cause of thousands of dollars loss annually. Not only is it unsafe to send enclosures in this form, but it affords no security to the sender, as it gives him no evidence of receipt.

In the chapter on the postal service the two methods of sending money, namely, by registered letter and postal money order, were noted. There is in addition the express money order, the bill of exchange or bank draft, the check, both personal and certified, the cashier's check and the certificate of deposit.

It is well that brief mention of the forms other than registered letter or postal money order should be given.

5 WHEN COUNTERSIGNED BY AGENT AT POINT OF ISSUE		EXPRESS MONEY ORDER		S 442764	
5 NOT PAYABLE FOR MORE THAN FIVE DOLLARS.					
PAY TO THE ORDER OF <i>Leah C. Loring Co.</i>		AGENTS TO TRANSMIT AND			
THE SUM OF <i>Five</i>		DOLLARS		5.00 CENTS	
NO GOOD FOR MORE THAN THE HIGHEST PRINTED NOMINAL AMOUNT. IN NO CASE TO EXCEED FIFTY DOLLARS.		100 DOLLARS			
GOUNTERSIGNED		<i>Edw. Rowe</i> TREASURER			
ISSUED AT PHILADELPHIA, PA.		AGENT.		NAME OF REMITTER	
DATE <i>Apr 29</i> 191 <i>0</i>		STATE OF		<i>Edw. Rowe</i> 	
ANY ERASURE, ALTERATION, DEFACEMENT OR MUTILATION OF THIS ORDER RENDERING VOID.					

EXPRESS MONEY ORDER

THE EXPRESS MONEY ORDER

This is in many respects similar to a postal money order, in that it furnishes evidence of the sum of the remittance, but it does not bear evidence of receipt by the party to whom sent. It shows upon the face the name of the remitter and must be endorsed by the receiver. As reference to the illustration will show, it gives complete information as to the transaction. It does not serve so well as a receipt by reason of the fact that the company keeps the instrument after it has served its purpose.

A coupon receipt is given by the express company to the purchaser of an order, which acts to protect the sender against loss. The natural course for a purchaser is to enclose the order in a letter to a correspondent advising of the remittance, the sender keeping the coupon receipt, at least until the receipt of the order is acknowledged.

THE BANK DRAFT

The office of the draft is to collect for the drawer from the drawee, residing in another place, money to which the former may be entitled, either on account of balances due or advances upon consignment; and although they

	Chem National Bank	\$100	\$100
	Philadelphia, SEP 29 1910	No. 4291	
	Pay to the order of	R. H. Chambers	
Ten			Dollars
CHEMICAL NATIONAL BANK.		M. C. Parker	Cashier.
NEW YORK.			

BANK DRAFT

may sometimes be used for raising money (as is a bill of exchange), that is not the necessary or ordinary purpose for which they are employed.

A bank draft may, by the method of drawing it, be made to serve as a receipt. To do this the remitter will have it drawn to his order; he then endorses it payable to the person who is to receive the money. When the receiver takes it to his bank for cashing he must endorse the draft; it is then returned to the bank of issue and becomes then open to the remitter as a receipt. This is the proper way to draw a draft where it is to be used for purpose of receipt. It gives a complete record of the transaction.

As a general means of getting a receipt it is rather cumbersome and expensive. This form of payment is known under the name of a bill of exchange, also. A bill of exchange is a written order from one person to another directing the person to whom it is addressed to pay a third person a certain sum of money therein named. A foreign bill of exchange, by reason of the risk involved in sending it across the ocean, is written in triplicate with a provision expressed in the draft that upon payment of any one of the three the others become void.

No. 1006	Philadelphia, May 9 1910.
The Land Title and Trust Company (Payee)	
Pay to the order of Jonathan Edwards	
Twenty-eight	70 Dollars
\$78. ²⁵	Edw. J. Lang. (Drawer)

PERSONAL CHECK

PERSONAL CHECK

A check is a written order or request, addressed to a bank or persons carrying on the business of banking, by a party having money in their hands, desiring them to pay, on presentation, to a person therein named, or bearer, or to such person, or order, a specified sum of money. One of the principal differences between a check and a bank draft for instance is that the check, being issued by an individual, carries with it only the personal security of the individual's credit, while the bank draft has back of it the credit and reputation of the particular institution. Then, too, a bank draft drawn upon a bank in a well-known financial centre, circulates freely without cost of exchange. It is also preferred when a remittance is to be sent any great distance.

In drawing checks on banks located in other than large financial centres such as New York, Philadelphia or Chicago, the individual is compelled to pay a small collection charge, if he wishes to send the check any distance for paying an obligation. The New York Clearing House, for instance, has ruled that all members of the Clearing House Association, as well as all banks making settlements through them, shall charge

No. 582

Philadelphia, August 15-1910

First National Bank

Pay to the order of *Henry Van Orman*

One thousand Five Hundred Dollars

John W. Hayward

CERTIFIED
AUG. 16, 1910
CHICAGO, ILL.



\$1500.00

CERTIFIED CHECK

from one-tenth to one-fourth of one per cent. for cashing and collecting any check or draft drawn on an outside bank. Hence, in making use of personal checks the matter of collection charges assumes great importance.

Of course the check is a much more convenient form of exchange and is really just as safe as a draft. It is complete, in that it bears upon its face the amount and name of the payee or receiver, and the signature of the remitter or drawer. When it is returned it bears the signature by endorsement of the receiver and becomes therefore a receipt. One should exercise great care not to draw a check to bearer or by blank endorsement, for if it should get into the hands of a dishonest person he would have little difficulty in having it negotiated. It is always best to specify the payee.

A certified check is a personal check with the word "good" or "certified" stamped or written across the face, dated and signed by the cashier or paying teller (usually the cashier), showing that the bank holds sufficient money to cover the amount of the check. This act increases the negotiability of the check because of the assurance of its value, particularly where the check is sent to a stranger.

CASHIER'S CHECK	<i>Chase National Bank</i> <i>New York, Sept. 8, 1910</i> Pay to the <i>Treasury</i> order of <i>Cash</i> ————— \$ <i>579.83</i> <i>Five Hundred Eighty Nine ⁰⁰/₁₀₀ Dollars</i> <i>Wm. G. G.</i> <i>Sept 8</i> <i>1910</i> <i>Sept 8</i> <i>Sever D. Gauthier</i> Cashier
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CASHIER'S CHECK

<i>Certificate of Deposit</i>	
Penn National Bank No 7045 Philadelphia, SEP 29 1911 F. Barber has deposited with this Bank Ten Dollars payable to the order of <i>himself</i> on return of this Certificate properly endorsed \$100 \$100 W. E. Barber Secy \$100	

CERTIFICATE OF DEPOSIT

Philadelphia, April 14, 1909	
Received of Alexander D. Becker	
One Hundred Seventy-two ⁰⁰ / ₁₀₀ Dollars.	
on account of service rendered	
during April, 1909.	
\$172. ⁰⁰ / ₁₀₀	Warren Webster

RECEIPT

A cashier's check is one drawn by a cashier upon his own bank. It is equally valued as a medium of exchange, with the draft or certified check. It is more largely used in large financial centres by banks than the draft. It enables the bank to issue and redeem its own exchange.

A Certificate of Deposit.—This is a receipt issued by a bank when a person deposits a given amount, it being his purpose not to check out the account. It can be negotiated by endorsement and is occasionally used as a form of remittance.

The Receipt.—In ordinary business transactions where a payment is made and receipt requested, the following is the usual form :

The promissory note is a written promise to pay a certain sum of money, at a future time, unconditionally. It is drawn in favor of the payee and thus bears evidence that he is the owner of it ; and until he writes his name on the back thereof, it is not negotiable, and a purchaser would take it at his risk.

TWO PARTY DRAFT

It is a general custom among mercantile houses in cases of an account either just due or overdue to notify the debtor to remit before a certain date



\$905⁰⁰ — Baltimore, Md., January 30, 1905
 Three months after date I promise to pay to
 the order of Edward H. Norman
 Nine Hundred Five and 00/100 Dollars
 at Mount Vernon Place Bank.
 Without defalcation, for value received.
 No. 867 — Due April 30, 1905. — James Edward Jones.

PROMISSORY NOTE

or draft will be made upon him. In case of non-remittance at the specified date, the creditor makes out a draft, payable to himself, on the debtor, and deposits draft in bank. The bank sends the draft to its correspondent in the debtor's city and the draft is presented for payment. The amount is paid to the correspondent bank, and the drawer's bank is notified of payment, and enters the remittance to the credit of the drawer, which closes the transaction. There are, of course, cases in which payment of draft is refused, and draft is returned to the creditor. In almost all cases banks handle collections of this kind without charge when payment is made, but have a stipulated amount which is charged for each draft returned unpaid. A draft is the written order of one party upon a second, requesting the payment of a sum of money to a third. The primary object of the draft is to avoid the risk, inconvenience, and expense incident to transmitting money from place to place.

Thus Daniel D'Oro of Yonkers, N. Y., owes \$2,500 to John Case of Williamsport, Pa., and Henry Drummond owes \$2,500, or more, to Daniel D'Oro of Yonkers, N. Y. It will be readily seen that the payment of \$2,500 by Drummond



\$2,500⁰⁰/₁₀₀ Philadelphia, November 2, 1910
 At sight Pay to
 the order of John Lee
 Two Thousand Five Hundred Dollars
 Value received and charge the same to account of
 Henry Drummond Daniel D. Voss
 No. 923. Williamsport, Pa. (Drawn)

NO FORTY-TWO-TEN TWO OFF RECORD FORTY-TWO

SIGHT DRAFT